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ABSTRACT

This handbook offers a comprehensive view of the labor force activity of women in the United States and describes a range of legal and socioeconomic developments that have had an effect upon women's participation and progress in the work force. Through numerous statistical charts and tables, the book depicts change and reactions to change in the composition of families as well as in the workplace. The book is organized in 14 chapters that cover the following: (1) women in the work force; (2) occupations of working women; (3) women's earnings and income; (4) minority women workers; (5) women business owners; (6) changing family structures and lifestyles; (7) shifting patterns in education and training; (8) the changing face of industry; (9) diversity in workstyles; (10) the aging population; (11) occupational safety and health; (12) legal rights of women workers; (13) projections of interest to women workers; and (14) progress, problems, and prospects--conclusions about women and work. Each chapter is introduced by data sketches that provide a summary of the chapter. The book is indexed. (KC)

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1993 Handbook on

Women Workers: Trends & Issues

U.S. Department of Labor
Women's Bureau

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1993 Handbook on Women Workers: Trends and Issues

U.S. Department of Labor
Robert B. Reich, Secretary

Women's Bureau
Karen Nussbaum, Director
1994

FOREWORD

Ten years have passed since the Women's Bureau last issued a handbook on women workers. The past decade has been a mixture of both progress and problems.

We have seen new opportunities and changing attitudes. As you will read in this handbook, women are continuing to enter professional schools and join the ranks of managers in record numbers. The notion of breaking the Glass Ceiling—eliminating barriers to advancement for women and minorities at the top—is now the subject of a Federal commission. Preventing sexual harassment and embracing cultural diversity are now discussed as important elements of good employment practices.

Yet the last 10 years have been hard years for most working women and their families: the average working woman saw her real wages stagnate, her benefits contract, and the number of hours she worked grow longer. She is more likely than ever before to be working more than one job and with diminished job security.

Women now constitute two-thirds of all part-time workers and nearly three-fifths of all temporary workers. The income gap between the top one-fifth and the lower four-fifths of wage earners grew wider, with women now disproportionately represented among workers earning the minimum wage. Despite gains for women who have entered professional and managerial jobs, the overwhelming majority of working women—78 percent—earn less than $25,000 a year.

As I travel around the country, the women I talk with feel tired, worried, and alone. But there is also a new sense of hope for the future.

The passage of the Family and Medical Leave Act in 1993—the very first bill signed into law by President Clinton—sent a message that working adults deserve help in balancing their work and family responsibilities. The Glass Ceiling Commission has broadened its mandate to address the barriers to advancement not just of corporate executives but also of women and minorities at all levels of employment. Health care reform promises to take workers' fears about their health insurance out of the employment equation. And there is a new policy emphasis within the Department of Labor on training Americans to be highly skilled workers in a high-wage work force.

We need to be honest about the problems we face today and visionary about our hopes for the future. But in order to know where we are and where we are headed, we need the facts. We hope this handbook provides a grounding for women workers, policymakers, and experts, alike, as together we seek equality of opportunity and a better life for all.

KAREN NUSSBAUM
Director, Women's Bureau

ACKNOWLEDGMENTS

The Women's Bureau gratefully acknowledges the assistance received in the development of this handbook. We recognize that a publication of this scope could not have been possible without the cooperation of program and policy staff in a number of Federal agencies. We give special thanks to the staff of the Bureau of Labor Statistics, Employment Standards Administration, Employment and Training Administration, Occupational Safety and Health Administration, the Office of Labor-Management Standards, and Pension and Welfare Benefits Administration for their reviews and comments. We also express deep appreciation to the Department of Defense, Equal Employment Opportunity Commission, Internal Revenue Service, and Social Security Administration for comments and support from their staff.

We thank the contractors—Borden Group, Inc. and Crabtree & Jemison, Inc.—for their patience and professionalism in the composition, design, and layout of this publication, and for special attention given to the presentation of tables and graphs. Ella Green, a former staff member of the Women's Bureau, helped to achieve overall consistency of information through the editing of chapters; she also developed the introduction, conclusions, and comprehensive index.

Special thanks to Lionel White and his staff assistants, Rich Townsend and the late Elaine Golla, who oversaw the design and graphics and the many clearances necessary to bring this handbook to fruition.

This resource document has required a great deal of hard work, commitment to the task, and respect for differing points of view. Therefore, special thanks go to the Bureau staff who collected data and wrote chapters of the handbook. The primary writers were Michael Williams, Chapters 1, 2, 4, 5, and 13; Arline Easley, Chapters 3, 8, and 10; Roberta McKay, Chapter 6; Jacqueline Bhola, Chapter 7; Sandra Robinson and Mary Murphree, Chapter 9; Jane Walstedt, Chapter 11; and Diane Crothers, Chapter 12. Cornelia Moore wrote portions of Chapters 2 and 12; Catherine Williams also wrote portions of Chapter 12. These individuals displayed expertise in their respective areas and were responsible for the research and analyses that reflect a thorough understanding of complex issues.

Other Bureau staff made significant contributions to the handbook project, especially managers in the Office of Policy Analysis and Information. Collis Phillips, Harriett Harper, Ruth Shinn, and Bernice Friedlander provided the leadership that kept the handbook a priority activity. Collis Phillips also managed the overall initiative.

Special thanks to Laura Danley of the Bureau's editorial staff for coordinating the editing, layout, and printing procedures and for following through to ensure completion of those aspects of production. The clerical support staff—Jacquelyn Collins and Gwendolyn Stroud—played vital roles in the creation of manuscripts and in other related tasks.

The Bureau recognizes that, in addition to those individuals and agencies named here, there are others who shared their expertise, time, and cooperative spirit. To those persons and the agencies they represent, we are grateful for their assistance in making the *1993 Handbook on Women Workers: Trends and Issues* a reality.

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INTRODUCTION

This handbook, through 14 chapters, offers a comprehensive view of the labor force activity of women and describes a range of legal and socioeconomic developments that have impacted upon women's participation and progress in the work force. This publication, to an even greater extent than the last handbook issued in 1983, is about change—change and reactions to change in the composition of families as well as in the Nation's workplaces. It also calls attention to the need for more change, as viewed from the threshold of the 21st century, which is less than a decade away. This handbook is also more issue-oriented than previous handbooks published by the Women's Bureau; thus, it attempts to create a better understanding of some of the forces that influence women's participation or nonparticipation in the work force and that affect their general economic well-being.

The first four chapters describe, largely through statistics, the labor force activity of women and how women have contributed to growth in the Nation's economy. Chapter 1 mirrors change over a decade or so, with perspectives on labor force participation by characteristics such as age, race or ethnic group, and marital status. It also provides data on women's participation in unions and discusses why the number of working mothers continues to rise.

Two chapters, in a number of ways, provide barometers to the advancements women have made—or not made: occupations and earnings/income. Chapter 2 details the occupational progress that women have made in some areas and the stagnation that has occurred in others. Chapter 3 on earnings and income explores various factors contributing to differentials between the earnings of women and men and devotes a considerable amount of discussion to the topic of women and families in poverty. The labor force activity of minority women is reported in Chapter 4, providing a backdrop for the projection that minorities will make up a large share of new entrants into the labor force between now and the year 2000, and probably well into the next century.

Chapter 5 reports on women as employers—as business owners—rather than as employees, and provides data which support the fact that women-owned businesses are making major contributions to the economy. It also profiles minority women as entrepreneurs.

The next five handbook chapters—6 through 10—discuss the kinds of changes that have affected, and continue to affect, the labor force participation of women. The chapter titles themselves reflect those dynamics as they speak of *changing* family structures and lifestyles, *shifting* patterns in education and training, *diversity* in workstyles, the *changing* face of industry, and the *aging* population. Indeed, these chapters indicate movement away from traditional patterns.

Chapter 6 highlights trends, some of which have been building for several decades, now being manifested in the varying sizes and compositions of families and households. Chapter 7 reveals the strides some women have made in educational attainment, especially in higher education and, through data, shows the link between educational attainment and labor force status. Training available under Federal programs is also covered in the chapter. Another area where change has been occurring over time has been industry, with both growth and shrinkage taking place. Chapter 8 presents a view of changes over a 30-year period.

Chapter 9 examines another dimension of employment which is tied to a diversity of working arrangements and is termed contingent employment. Part-time, temporary, leased, and contractual workers are being utilized increasingly by employers who want to control costs and sizes of their work forces and by workers who cannot find satisfactory full-time employment or who cannot or do not want to work the traditional 9 to 5 workday hours, 5 days a week, throughout the year. In addition to contingent employment, a section on home based workers is included in the chapter.

The aging population, the subject of Chapter 10, considers the factors that underlie this phenomenon and the economic issues involved, how the older population will be affected as the aging process continues, and possible consequences for younger workers.

The next two chapters outline laws, rulings, guidelines, and various other initiatives that create opportunities or ensure options for women (and men) to work in the occupations of choice and to do so under safe and healthful conditions in the workplace. Chapter 11, in six sections and numerous subsections, highlights work-related injuries and illnesses occurring to women, with emphasis on those peculiar to certain occupations and industries. Among the safety and health hazards of particular concern to women workers which are covered are stress, reproductive hazards, indoor air pollution, ill-fitting protective equipment, and exposure to bloodborne pathogens.

Chapter 12 covers Federal employment laws important to women's equal employment opportunities, and it focuses on the legal protections against discrimination based on sex, race, color, national origin, religion, age, and disability. Pertinent information on these laws is presented throughout a dozen major sections and many subsections. Discussions on some of the laws move from their general description, including coverage and enforcement responsibility, to specific cases that have been brought before the courts—the rulings and the rationale for rulings—and then to remedies that may be applied.

Chapter 13 provides a glimpse into the 21st century labor force through projections about the composition of the work force by the year 2005—who the workers will be, what kinds of jobs they will hold, where (what industries) they will be employed and, for some workers, their level of higher educational attainment.

The final segment—Chapter 14—summarizes and draws conclusions about women and work from the previous 13 chapters. The synoptic chapter gathers information under three subject areas: recent progress women have made, the problems they are confronting, and the prospects that appear on the horizon for women workers.

Each chapter is introduced by data sketches which provide a window into what the chapter holds. For example, did you know that men with only an elementary school education earn as much as or more than women high school graduates? Or that male high school graduates earn more than women with 1 to 3 years of college? Did you know that there are more than 5 times as many poor, unrelated elderly women as there are unrelated elderly men who are poor? Or, on a positive note, that more and more women are participating in the free enterprise system; that women are, in fact, starting businesses at twice the rate of men? Did you know that black, or African American, women have accounted for more than half of total black employment since 1987? And did you know that the numbers of mothers in the labor force in March 1992 added to 23 million? These striking statistics are just a few of the highlights which offer a preview of the more detailed discussions.

Several new terms have entered the vernacular of this handbook—terminology that bespeaks some of today's issues affecting women. Among the terms are

- *glass ceiling*, a set of artificial barriers, based on attitudinal or organizational bias, preventing qualified women from advancing into high-level management or senior positions (see Chapters 2 and 12);

- *oldest old*, a term that applies to people age 85 and older and one that will increasingly apply to women more so than to men because, as the population ages, women will continue to live longer than men (see Chapter 10);

- *family life cycle events*, occurrences which influence changes in family structure and help to determine women's labor force participation—age at first marriage, birth of first child, birth of last child, last child leaves home, divorce, death of a spouse, and remarriage (see Chapter 6);

- *downsizing*, reducing the size and costs of a given work force, in companies as well as in the military (see Chapters 2 and 9); and

- *contingent employment*, a term that emerged during the 1980's and is used more and more frequently to describe the growing employment of part-time, temporary, leased employees, and independent contractors, as employers seek to control costs yet maintain quality products, and as workers increasingly seek flexibility in their working arrangements (see Chapter 9).

Another interesting detail about this handbook: There are frequent references to the "baby boom generation," those persons born following World War II, between 1946 and 1964. The repeated mention of this large group reflects their prominent role in today's work force and their anticipated presence among tomorrow's older population.

An index enhances the usefulness of the handbook as a quick and convenient reference source. This factbook is intended for use by a wide-ranging audience of individuals and organizations seeking information and further references to data on women workers and related issues. Expected users include, among others, women workers themselves, researchers, students, employers, women's and civil rights groups, business and labor organizations, government and community agencies, educational institutions, and other for-profit and nonprofit organizations. They also include those individuals and organizations which are continuing their efforts and seeking new ways to address problems and issues of concern to women workers. ◊

1

Women in the Work Force

Highlights

- In 1991 there were 99.2 million women over age 16 in the United States; 57 million were in the labor force.
- Women's labor force participation rate in 1991 was 57.3 percent; that is, nearly two-thirds of all women age 16 and over in the population were working or looking for work.
- Women accounted for 62 percent of total labor force growth between 1980 and 1991.
- In the 1980's total U.S. employment increased by 20 million; unemployment was at its lowest level in 15 years.
- In 1991, for the first time, white women's labor force participation rate exceeded that of black women, although by a small margin—57.4 percent and 57.0 percent, respectively.
- Mothers in the labor force numbered 23 million in March 1992, a large increase from the 16 million in March 1980.
- 70 percent of working mothers with preschool children worked full time in March 1992.

~1~

WOMEN IN THE WORK FORCE

~ POPULATION GROWTH ~

Women are continuing to represent a majority of the U.S. population. They constituted slightly more than half (52.3 percent) of the population in 1991, when their number—just short of the 100 million mark—was recorded at 99.2 million. The civilian noninstitutional population of women aged 16 and over grew by 11 million from 1980 through 1991. However, the growth slowed somewhat from that recorded for the previous 11-year period.

The greatest increases between 1980 and 1991 occurred among the baby boom population of women ages 25 to 44 years. (The baby boom population refers to persons born between 1946 and 1964. In 1991 those persons ranged from ages 27 to 45 years.) Women in the 35-to-44 age group accounted for the largest portion of female population growth—60 percent (see Table 1). The second largest share (30 percent) was recorded by women in the 25-to-34 age group. This group continues to account for the largest number of adult women—21.5 million in 1991.

Table 1
Civilian noninstitutional population of women, annual averages, 1970, 1980, 1990 and 1991
(numbers in thousands)

Age	1970	1980	1990	1991
16 years and older	72,782	88,348	98,399	99,214
16-19	7,373	8,283	6,847	6,630
20-24	8.462	10,612	9,152	9,145
25-34	12,684	18,725	21,715	21,536
35-44	11,679	13,177	19,057	19,729
45-54	12,008	11,701	13,084	13,421
55-64	9,659	11,478	11,206	11,154
65 years and older	10,914	14,372	17,337	17,599

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*, August 1989, and *Employment and Earnings*, January 1991 and 1992.

With the population increase in the 35-to-44 age group, the median age of women rose from 31.3 years in 1980 to 34.0 years in 1991. As the U.S. population continues to age, the 35-to-44 age group will become the most populous adult female group by the year 2000.

Women between the ages of 45 and 54, one of the smallest age groups, made up 16 percent of adult female population growth between 1980 and 1991.

The population of women 55 and over expanded by nearly 3 million between 1980 and 1991, and continued growth is projected through 2005. Although the number of women aged 55 to 64 actually declined during that period, it was offset by an enormous increase (3 million) in the number of women aged 65 and over.

In contrast to the population growth registered by women in the age groups 25 to 65 and older, the population of younger women declined over the decade. As a consequence of the end of the baby boom in 1964, decreases occurred among female teenagers 16 to 19 and among young adult women of ages 20 to 24 years. The decline between 1980 and 1991 for teenagers was 1.7 million; for young adult women, it was 1.5 million. In the mid-1990's, however, the decreases are expected to turn around, and the numbers will begin to increase.

~ LABOR FORCE GROWTH ~

The slowdown in female population growth has not adversely affected women's participation in the civilian labor force.[1] Of the 99.2 million women 16 and older in the United States, 57 million were labor force participants during 1991. Women experienced their highest labor force participation rate[2] of all time in 1990—57.5 percent. One year later their rate had slipped just slightly to 57.3 percent. Women accounted for 62 percent of total labor force growth between 1980 and 1991.

Total labor force growth accelerated during the 1980's as a result of economic expansion. Women, like men, benefited from this economic upturn. Even the two recessions of the early 1980's—January 1980 to July 1980 and July 1981 to November 1982—did not keep women out of the labor force (see Table 2).

However, as a result of the recession that started in July 1990, coupled with slow population growth, labor force growth for both women and men was especially slow in 1990. The labor force participation rate for women in the last two quarters of 1990 edged downward slightly, leaving women with just a meager rise in their participation rate—from 57.4 percent in 1989 to 57.5 percent in 1990.

Women's proportion of the total labor force rose from 42.5 percent in 1980 to 45.6 percent in 1991.

Table 2
Women in the labor force, 1980-91
(numbers in thousands)

Year	Civilian labor force	Employed
1980	45,487	42,117
1981	46,696	43,000
1982	47,755	43,256
1983	48,503	44,047
1984	49,709	45,915
1985	51,050	47,259
1986	52,413	48,706
1987	53,658	50,334
1988	54,742	51,696
1989	56,030	53,027
1990	56,554	53,479
1991	56,893	53,284

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Labor Force Participation by Race

Up to the mid-1970's, when labor force participation rates for white women started increasing rapidly, black women had much higher participation rates than white women. By 1990, however, the rates for black and white women were virtually identical—57.8 percent and 57.5 percent, respectively (see Table 3). One year later, in 1991, while the rates for both groups dropped slightly, white women's participation rate (57.4 percent) overtook that of black women (57.0 percent).

Hispanic women have lower rates of labor force participation than either black or white women. A number of factors may be attributed to their lower rates. For example, high birth rates, low educational attainment, and cultural attitudes that emphasize women's home and family roles have kept many Hispanic women out of the labor force. These factors, though, are not quite as dominant as they once were. In 1986, for the first time, the participation rate for Hispanic women reached 50 percent and has registered above that percentage ever since.

Table 3
Labor force participation rates of women
by race, 1980, 1985, 1990, and 1991

	1980	1985	1990	1991
All women	51.5	54.5	57.5	57.3
White	51.2	54.1	57.5	57.4
Black	53.1	56.5	57.8	57.0
Hispanic	47.4	49.4	53.0	52.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*, August 1989, and *Employment and Earnings*, January 1991 and 1992.

Labor Force Participation by Age

Overall, labor force participation rates for women under age 40 continued to rise during the 1980's, just as they did in the 1970's. For women of ages 20 to 24, the rate rose from 68.9 percent in 1980 to 70.4 percent in 1991; for women 25 to 34, from 65.5 percent to 73.3 percent; and for women 35 to 39, from 64.9 percent to 75.7 percent. Teenage women (16 to 19 years) are the exception; their participation rate dropped from 52.9 percent in 1980 to 50.2 percent in 1991.

Prime-age women (25 to 54 years) represented 27.9 million of the 44.6 million female labor force participants in 1980. By 1991 this number had escalated to 40.6 million—a 48-percent increase. With fewer teenagers entering the labor force during the 1980's and with much of the baby boom generation having been in the labor force for at least a decade, the median age of the labor force, for women and men, is on the rise. By 2005 the younger members of the baby boom generation will be in their forties.

Over the past 30 years (1960-1990), the female labor force has been younger than the male labor force. This age difference was partly the result of women entering the labor force and then leaving for some time after childbirth. With the higher participation rate of older women and with the slowing in participation rate increases of younger women, the ages of the male and female labor force are projected to approach each other. By 1995 the median ages of female and male labor force participants are projected to be identical—38.0 years.

Labor Force Participation by Marital Status

Marital status has a definite effect on women's labor force participation—especially when combined with the presence of children.

Marital and family characteristics of the labor force as reported in the March 1991 Current Population Survey showed that of the nearly 100 million women in the population age 16 years and over: 53.5 million were in married couples; 21.7 million had never been married (single); 11.3 million were widowed; 9.9 million were divorced; and 3.7 million were married, with absent spouses (separated).

Between 1980 and 1992, overall labor force participation among these five groups of women has risen slightly, with women in married couples accounting for most of the gains (see Table 4). Participation rates for single and separated women initially rose, then dropped slightly. However, by March 1992 both groups (single and separated women) showed some improvement in their participation rates. Divorced women's participation rates have remained virtually the same over this period. Widowed women's participation rates rose during the early 1980's but have shown small and steady declines since 1988. Widowers constituted the only marital group of women that ended the decade with a lower participation rate than what was recorded in March 1980.

Table 4

Labor force participation rates of women by marital status, selected years

	March 1980	March 1986	March 1990	March 1992
Total	51.1	54.7	57.2	57.2
Never married	61.5	65.3	66.4	64.7
Married, spouse present	50.1	54.6	58.2	59.3
Married, spouse absent	59.4	62.2	63.6	61.8
Widowed	22.5	19.3	19.5	18.8
Divorced	74.5	76.0	75.5	74.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Current Population Survey*, March 1980, 1986, 1990, and 1992.

With more and more women returning to work after childbirth, mothers of preschoolers (children under age 6) represented 42 percent of mothers in the labor force as of March 1992, compared with only 25 percent in March 1981.

Generally, as their children get older, women enter or return to the labor force. March 1992 data from the Bureau of Labor Statistics report that the participation rates of mothers are: with children under 3, 54.5 percent; with children under age 6, 58.0 percent; with children 6 to 13 (none younger), 75.3 percent; and with children 14 to 17 (none younger), 77.5 percent. (See Tables 5 and 6.)

In addition to experiencing greater labor force activity as their children age, participation rates for mothers have also risen over the past decade.

Table 5

Labor force participation rates of mothers by age of children, March 1981, 1986, and 1992

Year	Children under 18	Children 14-17, none younger	Children 6-13, none younger	Children under 6
1981	58.1	65.8	65.3	48.9
1986	62.8	72.2	69.5	54.4
1992	67.2	77.5	75.3	58.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Current Population Survey*, March 1981, 1986, and 1992.

Table 6

Labor force participation rates of mothers by age of children, March 1981, 1986, and 1992

Marital status and year	Children under 18	Children 14-17, none younger	Children 6-13, none younger	Children under 6
Never married				
1981	52.3	(1)	64.9	45.7
1986	52.9	70.0	64.9	47.5
1992	52.5	76.3	65.3	45.8
Married, spouse present				
1981	55.7	63.3	62.1	47.8
1986	61.3	69.5	67.9	53.8
1992	67.8	76.6	74.9	59.9
Married, spouse absent				
1981	61.7	70.1	69.9	51.0
1986	63.9	73.1	69.3	57.4
1992	63.7	78.3	68.8	55.7
Widowed				
1981	60.3	64.7	61.3	42.2
1986	55.3	73.1	69.3	57.4
1992	61.4	63.1	62.8	56.3
Divorced				
1981	78.1	81.2	84.3	65.4
1986	81.7	89.9	81.9	73.8
1992	80.3	85.4	86.1	65.9

[1] Rate not shown where base is less than 75,000.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Current Population Survey*, March 1981, 1986, and 1992.

~ EMPLOYMENT AND UNEMPLOYMENT ~

During the 1980's employment increased by about 20 million and unemployment reached its lowest level in 15 years. The number of working women climbed steadily throughout the decade (see Table 7). In 1991, 53.3 million women were gainfully employed—a 29 percent increase from 1980, when only 42.1 million were working.

The proportion of women in the labor force did not increase in 1991. Breaking a trend of steady labor force increases that had been common since 1965, there was a small decline in the percentage of women who were working or looking for work.

The overall loss of jobs for women between 1990 and 1991 can be partially attributed to the recession that started in July 1990. This recession made finding a job difficult for many individuals, women included. Many employers made permanent staff reductions, went out of business, or let workers go for other reasons. Lower labor force participation and higher unemployment for women also resulted from a movement of unemployed women workers out of the labor force rather than into employment (see Tables 2, 3, and 7). Because of the tight labor market, some women were convinced that they should put off looking for work until conditions improve.

Table 7
Employment of women, 1980-91
(numbers in thousands)

Year	Total employed women	Percent part time
1980	42,117	22.9
1981	43,000	22.7
1982	43,256	22.9
1983	44,047	22.3
1984	45,915	21.9
1985	47,259	21.7
1986	48,706	26.4
1987	50,334	26.1
1988	51,696	25.7
1989	53,027	25.5
1990	53,479	25.2
1991	53,284	25.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1981-1992.

Employment by Race

White, black, and Hispanic-origin women all experienced significant employment growth during the decade of the eighties. The ranks of employed white women swelled by nearly 9 million between 1980 and 1991—from 36.6 million to 45.5 million (see Table 8).

The nearly 12 million black women in the United States represent the largest female minority group. They experienced employment growth through the 1980's, except for the recession period between July 1981 and November 1982. Historically, black women have worked in paid employment. In 1987 they accounted for a record 50 percent of total black employment and have represented the larger segment of black employment ever since. The 6.0 million employed black women in 1991 represented an increase from 4.5 million 11 years earlier.

The employment gains of women of Hispanic origin from 1980 to 1991 have been remarkable. In 1991, 3.5 million Hispanic women held jobs, compared with only 2.1 million in 1980. (In 1991, 57 percent of employed Hispanic women were of Mexican descent, 11 percent were Puerto Rican, 6 percent were Cuban, and the remaining 24 percent were of various Central or South American origin.) Unlike their black and white counterparts, women of Hispanic origin did not experience a small downturn in total employment between 1990 and 1991 (see Table 8). During that same period, however, their labor force participation rate did decline slightly from 53.0 percent to 52.3 percent.

Table 8
Employed women age 16 years and older, by race and Hispanic origin, 1980, 1985, 1990, and 1991
(numbers in thousands)

Race	1980	1985	1990	1991
Total women	42,117	47,259	53,479	53,284
Hispanic origin	2,079	2,582	3,504	3,521
Black	4,515	5,231	6,051	5,983
White	36,587	40,690	45,654	45,482

Note: The race and Hispanic origin groups do not add to totals because Hispanics are included in both the white and black population groups.
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1981, 1986, 1991, and 1992; *Handbook of Labor Statistics*, August 1989.

(**Note:** For additional information on the employment of minority women, see Chapter 4, Minority Women Workers.)

Employment by Age

During the 1980's the largest proportion of working women were concentrated in the 25-to-35 age group (baby boomers), unlike the early 1970's when most working women were in the 35-to-44 and the 45-to-54 age groups. This shift reflects, in part, the change in attitudes about women working outside the home, changing family structures and lifestyles, and results of two recessions (January to July 1980 and July 1981 to November 1982). Employment of teenage women 16-19 years has remained between 3.0 million and 3.6 million since 1980. During the eighties employment for female teenagers followed the same pattern as employment for their male counterparts: higher figures in the early 1980's, followed by a steady decline during the mid-1980's, and stabilization in the latter years of the decade. Not since the early 1970's have female teenage employment figures been below 3 million.

There was a steady decrease in the number of young adult women workers—women between ages 20 and 24—during the eighties. This decline results partly from the drop in births at the end of the baby boom. The number of women workers in this group averaged about 6.6 million from 1980 through 1985; in 1986 the number started to decline and continued to do so through 1991, when it reached a low of 5.8 million.

Employment by Marital Status

Whether never married, married with spouse present, divorced, or separated, women's employment experienced positive gains throughout the 1980's. The only group whose employment declined during this period was widows.

Table 9

Employed women by marital status,
March 1980, 1986, and 1992
(numbers in thousands)

Marital status	March 1980	March 1986	March 1992
Married, spouse present	23,590	26,683	30,130
Never married	10,087	11,745	12,793
Widowed	2,328	2,053	2,029
Divorced	4,606	5,694	6,578
Married, spouse absent	1,737	1,880	2,003

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*, August 1989 and tabulations from the *Current Population Survey*, March 1990 and 1992.

Women in married couples have consistently represented the largest group of employed females. In March 1992 they were 56 percent of total female employment, while never married women represented 24 percent; divorced women, 12 percent; widowed women, 4 percent; and separated women, 4 percent (see Table 9).

The recession that started in July 1990 did indeed have an adverse effect on female employment between 1990 and 1991. Total employment declined for single and widowed women during that period. With many single women being under 30, their labor force participation during recessionary times may resemble that of teenagers and young adults. If they have fewer skills and are less experienced than older workers, young single women workers may be the first to lose their jobs.

At the other end of the age spectrum are widows. The majority of widows are over age 55. It is a common practice for employers who are experiencing difficult times during economic downturns to offer their older employees various types of early retirement. Depending on the incentives offered in these early retirement packages, many employees elect to retire.

Unemployment by Sex

Unemployment rates (unemployed as a percentage of the labor force) for women during the 1980's were nearly the same as those for men. In fact, the rates were identical in 1987, at 6.2 percent. This similarity in rates differs from earlier decades: the rates for women were consistently higher than those for men throughout the 1960's and the 1970's.

Unemployment rates for women (and for men) rose substantially during and immediately after the July 1981 to November 1982 recession. During that time, nearly 4.5 million women were looking for jobs. By the end of 1990, only 3 million women were unemployed.

Men's unemployment was more severely affected by the recession, rising three full percentage points—from 6.9 percent in 1980 to 9.9 percent in 1982. During this same period, women's unemployment rate increased from 7.4 percent to 9.4 percent. Unemployment for women has continued to decline since 1984, and was only 5.4 percent in 1990 (see Table 10). Greatly affected by the downturn in the Nation's economy that began in July 1990, women's unemployment rate rose by almost one full percentage point from 5.4 percent to 6.3 percent between 1990 and 1991, while men's unemployment rate increased from 5.6 percent to 7.0 percent.

Table 10
Unemployment rates of women and men, selected years, 1970-91

Year	Women	Men
1970	5.9	4.4
1972	6.6	5.0
1974	6.7	4.9
1976	8.6	7.1
1978	7.2	5.3
1980	7.4	6.9
1982	9.4	9.9
1984	7.6	7.4
1986	7.1	6.9
1988	5.6	5.5
1990	5.4	5.6
1991	6.3	7.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1992.

~ CONTINGENT EMPLOYMENT AND HOME BASED WORK ~

Along with employment expansion during the eighties, firms have sought ways to gain greater control over labor costs by quickly adjusting the size of their work force in response to changing market conditions. The most common and widely used method is to employ part-time, temporary, leased and/or contract workers to perform tasks that were previously performed in-house. These workers are the "contingent labor force."

Like "just in time" inventories, contingent workers are on-demand employees, often used when an employer needs additional staff to complete a job. There are three major factors which generally characterize contingent labor: time, permanency, and a low level of job security.

Contingent work generally implies something other than a standard 8-hour-day, 5-day-week arrangement. An example is part-time retail sales workers, such as those hired during the Christmas shopping season.

Permanency is the second issue. Contingent workers are hired for limited, definite periods of time, not to exceed a specified date or until the completion of a particular task. In most instances, there is no employer commitment for future employment. Contingent workers often are used to manufacture, produce, or harvest seasonal products.

The third factor is the absence or weakening of any social contract between employers and employees, and hence a lower level of job security. Although contingent arrangements can last for extended periods, any work arrangement that does not contain an explicit or implicit commitment between the employer and employee for long-term employment should be considered contingent.

Whether or not a person is considered a contingent worker depends on the length of the employment relationship and the level of job security. In contingent relationships the length of employment is set by the employer, and there is no promise of future employment, stated or implied. A substitute teacher or an adjunct professor, who may be hired for an entire school year, is a good example of a contingent worker.

Women are the major participants in two types of contingent employment: part-time and temporary work. Part-time work is work of fewer than 35 hours a week in a principal or sole job. Temporary work is generally contract work in which the worker is paid by the staffing agency but supervised by the utilizing employer.

Today approximately 1 in 5 workers is a part-time employee; roughly two-thirds of those are women. While most women are employed full-time—35 hours or more a week on their sole or principal job—the number of women working part time has risen dramatically. From 1980 to 1991, women part-time workers increased from 11.8 million to 13.6 million (see Table 11). Part-time employment for men rose from 6.4 million to 6.7 million during this period.

Table 11
Part-time employment of women and men, 1980, 1985, and 1991
(numbers in thousands)

Year	Women	Men
1980	11,801	6,447
1985	13,296	7,058
1991	13,645	6,657

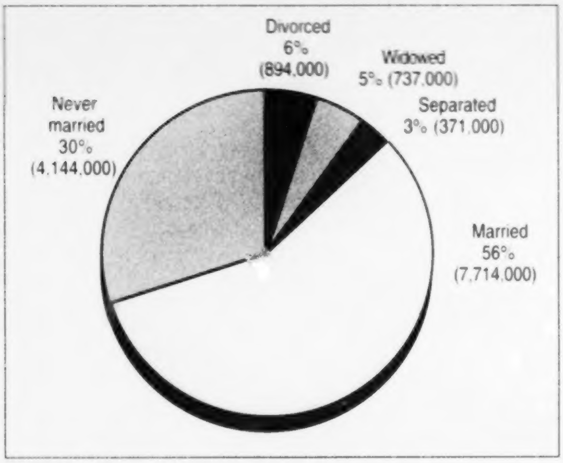
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1981, 1986, and 1992.

Throughout the 1980's, about two-thirds of all part-time workers were women. As of March 1992, wives represented the majority (56 percent) of women who worked part time; followed by single, never married women, 30 percent; divorced women, 6 percent; widowed women, 5 percent; and separated women, 3 percent (see Figure 1).

Women with children, especially those with children under age 6, are more likely to be part-time workers. Thirty percent of mothers with children under age 6 work part time.

Part-time employees are common in many service occupations. A large number of women who work in service occupations such as food preparation, personal service, private household, and cleaning and building service are employed part time.

Figure 1
Part-time employment of women by marital status, March 1992



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Current Population Survey*, March 1992

Temporary employees often are those in clerical or other administrative support occupations. According to a 1987 Bureau of Labor Statistics nationwide survey of firms supplying temporary help on a fee or contractual basis, half of all temporary employees were administrative support personnel such as office clerical workers.

Women have always worked in the home, from the preindustrial era to the present. However, that work has largely been unpaid and often undervalued. Since the early 1980's there has been an upsurge in the numbers of women working at home for pay. A 1985 study found that women accounted for 62 percent of persons working 35 hours or more a week at home.

(**Note:** For more information on contingent employment, see Chapter 9, Diversity in Workstyles.)

~ WOMEN WORKERS IN UNION ORGANIZATIONS ~

Women are becoming an increasingly important part of membership in organized labor in the United States. Since the Nation is shifting from a manufacturing economy to a service economy—women represented 60 percent of all service workers in 1991—the increased participation of women in labor organizations may help to reverse the recent trend of overall declining union membership.

Table 12
Employed women by union affiliation, 1984-91
(numbers in thousands)

Year	Total union employment (women and men)	Women union members	Percent women
1984	17,340	5,829	33.6
1985	16,996	5,732	33.7
1986	16,975	5,802	34.2
1987	16,913	5,842	34.5
1988	17,002	5,982	35.2
1989	16,960	6,141	36.2
1990	16,740	6,175	36.9
1991	16,568	6,138	37.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1986, 1988, 1990, and 1992.

In 1991 approximately 17 million workers, or 16 percent of all workers, were members of unions or employee associations (see Table 12). Another 2.2 million workers were represented by unions because their jobs were covered by a union or an employee association contract even though these workers claim no union affiliation.

Six million women workers were members of unions in 1991 and another 1.1 million women worked on jobs that were covered by a union contract. During the 1980's and through 1991, women's share of total union membership grew slowly, increasing each year.

Union membership has provided women with higher median weekly earnings when compared with nonunion women workers. Also, the earnings gap between women and men union members who are full-time wage and salary workers is much smaller than the overall earnings gap between women and men. (See Tables 13 and 14.)

Table 13
Median weekly earnings of full-time wage and salary workers, by union membership status, 1984-91

Year	Members of unions		Nonunion	
	Women	Men	Women	Men
1984	$326	$444	$251	$362
1985	350	465	262	383
1986	368	482	274	394
1987	388	494	288	406
1988	403	506	300	416
1989	417	527	312	430
1990	448	542	326	457
1991	467	568	348	473

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1986, 1988, 1990, and 1992.

Table 14

Women's median weekly earnings as a percent of men's, by union membership status, 1984-91

Year	All workers	Members of unions	Nonunion
1984	67.8	73.4	69.3
1985	68.2	75.3	68.4
1986	69.2	76.3	69.5
1987	70.0	78.5	70.9
1988	70.2	79.6	72.1
1989	70.1	79.1	72.6
1990	71.8	82.7	71.3
1991	74.0	82.2	73.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1986, 1988, 1990, and 1992.

Women's participation in labor unions has been most visible in the role of organizers. They have also served as staff workers. The establishment of the Coalition of Labor Union Women (CLUW) in 1974 and other organizations, such as Washington Union Women (WUW), has afforded union women opportunities to discuss issues of common concern, develop networks, and prepare for leadership roles.

Unionist women's attendance at trade union women institutes and leadership training courses has led to increased numbers of women moving into leadership roles and policymaking positions throughout the 1980's, especially within local unions. There are now many women serving as vice presidents of local unions and several vice presidents of national unions as well as many department heads.

~ WORKING MOTHERS ~

Working mothers[3] constitute a significant portion of today's labor force. Since 1980 the increase in the labor force participation rate of mothers, especially married mothers, has been phenomenal. The rate of participation of married mothers rose from 54 percent in March 1980 to 68 percent in March 1992.

As labor force participation for mothers has climbed over the 1980-1990 decade, so has the employment of mothers—large numbers who sought work actually found jobs. Thirteen million mothers were working in March 1975, 16 million in March 1980, 18 million in March 1985, and 23 million in March 1992.

Family Structure

The continued increase in labor force participation of mothers and of other women stems from various changes in society, some of which are directly related to family structure and the presence of children. For example, many women delay marriage, and when they do marry, they have fewer children than mothers had in previous generations.

In the mid-seventies a trend began toward delayed childbearing, and births among women in their later childbearing years rose markedly in the 1980's. Between 1980 and 1988, births among women aged 30 to 34 increased from 35 to 45 per 1,000 women.

Divorces and other marital disruptions, which lead to more women becoming the single or major source of family support, are on the rise. According to data published by the U.S. Department of Health and Human Services, National Center for Health Statistics, the total number of divorces granted in 1990 (1,175,000) was nearly half that of the total number of marriages performed (2,448,000).

(**Note:** See also Chapter 6 on Changing Family Structures and Lifestyles.)

Why Mothers Work

A number of reasons why mothers work are highlighted in a study prepared for the Joint Economic Committee, U.S. Congress. According to the May 1986 staff study prepared for that Committee, 71 percent of mothers who work do so "to support their families," not "for something interesting to do" or "to earn extra money" (see Figure 2).

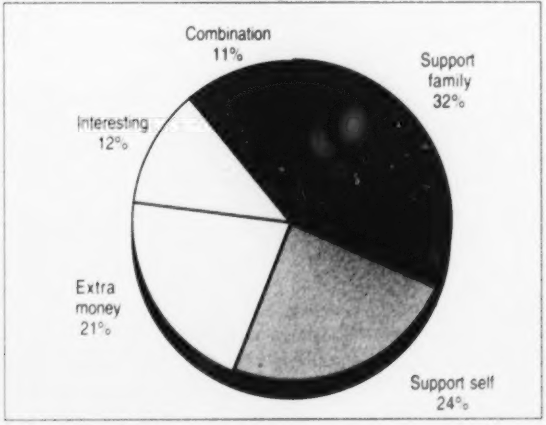
A number of factors influence why mothers work:

- A family lifestyle dependent on two incomes has become the norm in American society. For many of today's families, the wife's earnings are essential to maintain a comfortable standard of living or even just to make ends meet.
- The increase in the number of divorces has left many women as the sole financial support or primary breadwinner for themselves and their children. For married mothers, remaining or becoming employed provides some financial cushion in case of a marital breakup. Single mothers may not be able to count on alimony or child support payments.
- Women who have delayed marriage and childbearing have had the opportunity to grow attached to the world of work, making it difficult for some of them to give up their employment when they have children.
- Fear of recession, job layoffs, and plant relocations and closings have made couples reluctant to count on just one income.

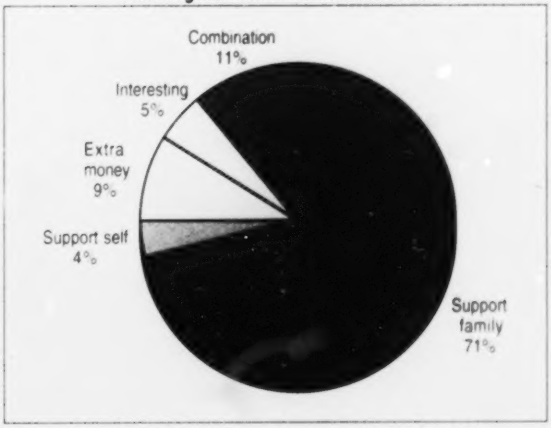
- Women are concerned that if they give up their positions in the labor force, they may have to return at lower levels or they may not be able to find suitable employment at all.
- Public opinion has shifted. Social attitudes about the employment of wives and mothers are much more favorable than they were in the past. In recent years, mothers who work have come to be seen as positive role models for their children.

Figure 2
Why women work

All working women



Working mothers with children at home



Source: A staff study prepared by the Joint Economic Committee, Congress of the United States, May 9, 1986.

Contrary to what some people think, mothers who work outside their homes do not generally feel guilty for doing so. According to a nationwide survey of 3,000 working mothers conducted by *Working Mother* magazine in October 1990, only 16 percent of mothers reported feeling guilty all the time, while 20 percent considered themselves totally guilt free. Some said they would feel guilty if they did not work.

Mothers cite various reasons why they get fulfillment out of their work. Ninety-two percent say they achieve a sense of well-being from their financial contribution to the family welfare. Many mothers (80 percent) say their jobs make them more interesting, that working boosts their self-esteem (78 percent), and that their children are more independent (77 percent). Over half (51 percent) of working mothers say they would not quit their jobs even if they could afford to do so.

Single-Parent Mothers

Recent trends toward later marriages and toward more divorces are resulting in a higher probability that more women will head their own households at some time during their lives. In 1950 only 15 percent of adult women maintained a family. By 1990, 21 percent of women maintained a family in which there were children under 18.

Because single-parent mothers are most likely to be the sole support of themselves and their families, they are more apt to be in the labor force than are married mothers. As of March 1992, 67.8 percent of married mothers were labor force participants, compared with 73.2 percent of other ever-married mothers (widowed, divorced, and married but separated).

Never-married mothers are less likely to be labor force participants than are all other mothers. In March 1992 only 52.5 percent of these mothers who had children under 18 were in the labor force. The figures were even lower for single mothers with preschool-age children (see Table 15).

In addition, employed single-parent mothers are more likely to be full-time workers than are married mothers—79 percent compared with 70 percent, respectively. If single-parent women want to be assured of having adequate funds to support themselves and their families, they usually will find it necessary to work. In many situations, mothers who are granted court-ordered child support do not receive the full amount awarded from the fathers of their children. With enforcement lacking, some mothers may have difficulty collecting child support payments from the fathers. Very few women receive alimony.

Table 15

Labor force participation rates of mothers, by marital status and age of children, March 1992

Marital status	Children under age 18	Children under age 6	Children under age 3
Never married	52.5	45.8	41.0
Married, spouse present	67.8	59.9	57.5
Other ever-married	73.2	60.5	52.1
Married, spouse absent	63.7	55.7	48.8
Widowed	61.4	56.3	58.2
Divorced	80.3	65.9	55.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Current Population Survey*, March 1992

Mothers of Young Children

In the 1980's mothers of infants and young children began entering or re-entering the labor market much sooner after giving birth than ever before (see Table 16). In the late seventies and the early eighties, less than half of mothers with infants were labor force participants; by March 1992, 53 percent of mothers whose youngest child was 1 year old or younger were labor force participants.

Table 16

Labor force participation rates of mothers with preschool children, by marital status, selected years, March 1970-92

Marital status and age of children	1970	1980	1990	1992
Never married	(1)	61.5	66.4	64.7
Children under 6	(1)	44.1	48.7	45.8
Children under 3	(1)	41.7	41.9	41.0
Married, husband present	40.9	50.1	58.2	59.3
Children under 6	30.5	45.1	58.9	59.9
Children under 3	25.9	41.3	55.5	57.5
Married, husband absent	55.9	59.4	63.6	61.8
Children under 6	45.4	52.2	59.3	55.7
Children under 3	42.5	42.4	51.6	48.8
Widowed	27.3	22.5	19.5	18.8
Children under 6	36.8	44.7	50.1	56.3
Children under 3	(2)	(2)	(2)	(2)
Divorced	73.0	74.5	75.5	74.0
Children under 6	63.3	68.3	69.8	65.9
Children under 3	52.1	56.8	57.6	55.6

[1] Not available

[2] Data not shown where base is less than 75,000

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Number of Working Mothers Now at Record Levels," press release, July 26,1984, and *Current Population Survey*, March 1990 and 1992

By the time the youngest child is 3 years old, at least 6 out of every 10 mothers are entering or returning to the labor force, making day care or nursery school attendance increasingly necessary.

Working part time is one answer to the question of how mothers with young children balance the demands of work and family. However, the majority of working mothers with children under age 6—70 percent in March 1992—worked full time (35 or more hours a week on their sole or principal job).

During the 1980's it became the norm for mothers to return to work before their youngest child started elementary school. In March 1992 nearly 60 percent of mothers in married-couple families with children under age 6 were labor force participants. Divorced mothers with preschoolers, who have always been very active in the labor force, participated at a rate of 66 percent in March 1992.

There is quite a difference between the labor force participation of black and of white married mothers with preschool children (see Table 17).

Table 17

Labor force participation rates of wives (husband present), by race and by age of youngest child, 1985 and 1990

Age of child	Total	Black	White
1985			
Under 6 years	53.7	69.3	52.3
Under 3 years	50.7	65.7	49.8
1990			
Under 6 years	58.9	73.1	57.8
Under 3 years	55.5	67.5	54.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, February 1986 and *Current Population Survey*, March 1990.

The reasons for the higher participation rates of black mothers with very young children are both historical and economic. Black wives, and black women in general, have a long history of working to a much greater extent than white women, partly because of the difficulty black men have had in finding high paying employment. Along with their higher labor force participation rates, employed black mothers usually work more weeks each year than white mothers, and a substantially larger proportion work all year at full-time jobs.

With the increasing numbers of mothers in the work force, especially those with preschool children and those who are single parents, the need for child care is growing also. Finding *affordable* high quality child care is a concern for working parents at all income levels and is particularly so for low income working mothers.

Child Care Expenditures

The Census Bureau reported in *Who's Minding the Kids? Child Care Arrangements*, Winter 1986-87, that poor women paid an average of $35 per week for child care, compared with $50 per week for women living in households that were not poor. However, poor women paid a larger proportion of their monthly family income for child care than women in households that were not poor—25 percent compared with 6 percent, respectively.

According to the 1988 National Longitudinal Survey of Youth and the 1983 National Longitudinal Survey of Young Women, average weekly expenditures (1988 dollars) on child care are about $60 for younger women (23-31) and $45 for older women (29-32). Younger women, however, utilize child care services an average of 39.4 hours a week, compared with 24.7 hours a week for older women (see Table 18).

The differences in per hour expenditures may result from the fact that older women usually have higher incomes than younger women and can afford to pay more for child care. Older women tend to have more and older children than younger women. With more children, older women's total child care expenses may be higher; however, their need for child care is less because older children spend more time in school. In addition, older women tend to use day care facilities more often, while younger women tend to use relatives who generally charge a small fee or no fee for their services. ◊

(**Note:** Additional information on child care is included in Chapter 6, Changing Family Structures and Lifestyles; see the section on "Support for Work and Family.")

Table 18

Weekly expenditures on child care by women who use paid child care

	Youth survey (women ages 23-31)[1] Average weekly expenditures (1988 dollars)	Young women survey (women ages 29-32)[2] Average weekly expenditures (1988 dollars)
Total	$61.51	$44.46
Age of youngest child:		
Birth to 1 year	59.51	63.48
2-4 years	71.46	52.59
5 years and over	49.03	37.63
Marital status:		
Married, spouse present	64.36	46.58
Other	55.11	

[1] Data are from the 1988 National Longitudinal Survey of Youth

[2] Data are from the 1983 National Longitudinal Survey of Young Women

Source: U.S. Department of Labor, Bureau of Labor Statistics, Monthly Labor Review, October 1991

~ NOTES ~

[1] The civilian labor force, generally referred to in this handbook as "labor force," is comprised of all persons 16 years of age and over who are employed or seeking employment; it excludes people in military service and people in penal and mental institutions, sanitariums, and homes for the aged or infirm.

[2] The labor force participation rate is the proportion of a population group that is either employed or actively seeking employment.

[3] Mothers in the labor force who have children under age 18 are classified as working mothers.

2

Occupations of Working Women

Highlights

- Of the 20 leading occupations for women, 11 are jobs in which women have worked historically.
- Women hold about three-fifths of all service jobs, a proportion they maintained during the 1980's.
- Of all employed women in 1991, 44 percent worked in technical, sales, and administrative support occupations such as clerical work.
- 40 percent of all Federal, State, and local government employees are female.
- Women represented 11 percent of the active duty military in 1992—up from 2 percent in 1972.
- In 1993, for the first time, women constitute about 10 percent of the voting members of the U.S. Congress.

~2~

OCCUPATIONS OF WORKING WOMEN

~ WHERE WOMEN WORK ~

Women have made progress in obtaining jobs in virtually all occupations—from positions in managerial and professional specialties to those in the skilled trades and construction. Although women are becoming less concentrated in some of the occupations they have held traditionally, the overall labor market still shows signs of job segregation by sex. For example, the same occupations that were heavily dominated by women in 1983 have high concentrations of women today (see Table 1).

Table 1
Occupations dominated by women, 1983 and 1991
(percent female)

Occupation	1983	1991
Registered nurses	95.8	94.8
Dietitians	90.8	93.7
Dental hygienists	98.6	99.8
Health record technicians	91.3	93.9
Licensed practical nurses	97.0	95.0
Secretaries, stenographers, and typists	98.2	98.5
Receptionists	96.8	97.1
Bank tellers	91.0	90.3
Child care workers, private household	96.8	96.7
Cleaners and servants, private household	95.8	95.8
Hairdressers and cosmetologists	88.7	90.2
Dressmakers	96.1	93.3
Textile sewing machine operators	94.0	89.2

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1984 and 1992.

Leading Occupations

Of the 20 leading occupations for women, 11 are known as traditionally "female" jobs (see Table 2). These are occupations that, throughout history, have been performed mainly by women. Many traditionally female occupations offer low wages; in fact, 14 out of the 20 leading occupations for women offer median weekly earnings below the $368 average for all women employed full time in 1991 (Table 2).

However, according to the Bureau of Labor Statistics, other leading female dominated occupations that have earnings above the average are registered nurses, elementary and secondary school teachers, and accountants and auditors. Also, these occupations are projected to show substantial job growth through 2005.

The top 10 occupations for men include many services industry jobs (see Table 3). In most cases, however, these are well-paying jobs that offer full-time employment and advancement potential. Only four of these occupations—managers and administrators; sales supervisors and proprietors; janitors and cleaners; and cooks (except short order)—have more than 25 percent female workers.

Table 2

20 leading occupations of employed women, 1991 annual averages
(numbers in thousands)

Occupation	Number of women	Percent women (both sexes employed)	Women's median weekly earnings
Total	53,284	45.6	$368
Secretaries [1,4]	3,755	99.0	359
Managers and administrators, n.e.c. [2]	2,660	33.6	481
Cashiers [1,4]	2,023	80.9	214
Bookkeepers, accounting and auditing clerks [1,4]	1,750	91.5	341
Registered nurses [1]	1,623	94.8	630
Nursing aides, orderlies, and attendants [1,4]	1,344	89.2	263
Elementary school teachers [1]	1,309	85.9	522
Sales supervisors and proprietors [4]	1,284	34.3	361
Waiters and waitresses [1,4]	1,105	81.6	205
Sales workers, other commodities [3,4]	1,034	71.1	243
Child care workers [1,4]	933	96.0	216
Machine operators, assorted materials [4]	865	33.1	284
Receptionists [1,4]	850	97.1	295
Administrative support occupations, n.e.c. [2]	841	79.4	374
Cooks, except short order [4]	834	46.9	219
Accountants and auditors	745	51.5	501
Hairdressers and cosmetologists [1,4]	672	90.2	252
Secondary school teachers	668	54.7	543
Janitors and cleaners [4]	657	30.9	251
General office clerks [1,4]	619	80.9	333

[1] Traditionally considered a "female" occupation.
[2] Not elsewhere classified.
[3] Includes food, drugs, health, and other commodities.
[4] 1991 median weekly earnings below total for all women ($368).
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1992.

Table 3

10 leading occupations of employed men, 1991 annual averages
(numbers in thousands)

Occupation	Number of men	Number of women	Percent women (both sexes employed)
Managers and administrators, n.e.c. [1]	5,247	2,660	33.6
Sales supervisors and proprietors	2,455	1,284	34.3
Truck drivers, heavy	1,926	49	2.5
Engineers	1,694	151	8.2
Janitors and cleaners	1,469	657	30.9
Carpenters	1,261	16	1.3
Sales representatives, commodities, except retail [2]	1,242	359	22.4
Laborers, except construction	1,017	240	19.1
Supervisors, production occupations	1,017	210	17.1
Cooks, except short order	944	834	46.9

[1] Not elsewhere classified.
[2] Includes food, drugs, health, and other commodities.
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1992.

Managerial and Professional Occupations

The largest increase in female employment since 1983 has come in managerial and professional occupations—4.7 million women. This figure represents over half (51 percent) of the total increase in female employment since 1983. No other major occupational group has come close to employing this many women.

In 1991 women made up 46 percent of all management and professional specialty occupations (see Table 4). One out of every four employed women worked in this occupational group in 1991, compared with one out of five in 1983 (see Table 5). Management and professional jobs generally require substantial postsecondary schooling and offer very high pay. Although some of the management jobs are not nontraditional for women, women are more likely than men to be clustered in the entry and middle levels of management.

Even though women accounted for 52 percent of all professional specialty occupations in 1991, many of these jobs (architects, engineers, lawyers, judges, physicians, and dentists) have long been, and still are, nontraditional for women. However, marketing, advertising, and public relations managers, which were nontraditional occupations for women through 1987, are now 31 percent female. Nontraditional occupations are any where women constitute 25 percent or less of the total employed.

There are professional specialty occupations where women have continued to outnumber men—teachers, except colleges and universities; therapists; dietitians; registered nurses; librarians; archivists; and curators. The most notable progress has been made by women auditors and accountants. Representing only 38 percent in 1983, women made up 52 percent of all auditors and accountants in 1991. The following occupations have also become female dominated since 1983: personnel and labor relations managers; education administrators; buyers in wholesale and retail trade; and underwriters.

Women are also well represented in professional health care occupations. In health assessment and treatment occupations—which include registered nurses, dietitians, and therapists—women accounted for over three-fourths of total employment in 1991. Two out of every three managers in health and medical occupations are women.

The number of women engineers has increased dramatically—from 91,000 in 1983 to 152,000 in 1991. The majority (57 percent) of this increase has been in mechanical and electrical engineering.

Teaching occupations (prekindergarten, kindergarten, elementary, secondary, and special education) have long been dominated by women: 3 out of every 4 of these teachers are female. However, in colleges and universities, men outnumber women teachers—457,000 and 316,000, respectively.

Table 4
Employment of women by major occupational group, 1983 and 1991
(numbers in thousands)

Occupation	Number employed 1983	Percent of total employed, 1983	Number employed 1991	Percent of total employed, 1991
Managerial and professional specialty	9,659	40.9	14,356	46.3
Executive, administrative, and managerial	3,490	32.4	6,064	40.6
Professional specialty	6,169	48.1	8,292	51.6
Technical, sales and administrative support	20,187	64.6	23,352	64.7
Technicians and related support	1,471	48.2	1,873	49.4
Sales	5,617	47.5	6,816	48.8
Administrative support, including clerical	13,100	79.9	14,663	80.0
Service	8,326	60.1	9,557	59.8
Private household	942	96.1	755	96.0
Protective service	215	12.8	316	15.2
Service, except private household or protective	7,170	64.0	8,487	64.6
Precision production, craft, and repair	1,000	8.1	1,132	8.6
Operators, fabricators and laborers	4,282	26.6	4,330	25.2
Machine operators, assemblers, inspectors	3,259	42.1	3,086	40.1
Transportation and material moving	326	7.8	437	9.0
Handlers, equipment cleaners, helpers, laborers	697	16.8	806	17.5
Farming, forestry, and fishing	592	16.0	557	16.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1984 and 1992

Other professional specialty areas where women have experienced employment gains between 1983 and 1991 are social science and urban planning (70 percent); social, recreational, and religious work (60 percent); law and the judiciary (42 percent); writing, art, entertainment, and athletics (39 percent).

Table 5
Occupational distribution of women, 1983 and 1991
(Percent distribution)

Occupation	1983	1991
Total, 16 years and over (thousands)	44,047	53,284
Percent	100.0	100.0
Managerial and professional specialty	21.9	26.9
Executive, administrative, and managerial	7.9	11.4
Professional specialty	14.0	15.6
Technical, sales, and administrative support	45.8	43.8
Technicians and related support	3.3	3.5
Sales	12.8	12.8
Administrative support, including clerical	29.7	27.5
Service	18.9	17.9
Private household	2.1	1.4
Protective service	0.5	0.6
Service, except private household and protective	16.3	15.9
Precision production, craft, and repair	2.3	2.1
Operators, fabricators, and laborers	9.7	8.1
Machine operators, assemblers, and inspectors	7.4	5.8
Transportation and material moving	0.7	0.8
Handlers, equipment cleaners, helpers, laborers	1.6	1.5
Farming, forestry, and fishing	1.3	1.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1984 and 1992.

Technical, Sales, and Administrative Support (TSAS) Occupations

Over the past decade, women have consistently held nearly two-thirds of these jobs. In technical occupations, these women are mostly employed as computer programmers, licensed practical nurses, and legal assistants. Women have always found employment as sales workers, and nearly one-third of women in sales (4.1 million out of 14 million) are employed in retail and personal services sales. In 1991 approximately 15 million women were clerical and administrative support workers.

Eight of the 20 leading occupations for women are classified as TSAS occupations—secretaries; cashiers; bookkeepers, accounting and auditing clerks; sales supervisors and proprietors; sales workers, other commodities; receptionists; administrative support occupations, not elsewhere classified; and general office clerks. Of all employed women in 1991, 44 percent worked in TSAS occupations.

Service Occupations

Throughout the 1980's women held 3 out of every 5 service jobs and they continued to maintain that share in 1990 and 1991. Service occupations are generally described as jobs in private household, protective service, food preparation and service, health service, cleaning and building service, and personal service.

In 1991, 18 percent of all employed women were service workers. Of the 20 leading occupations for working women, 6 are in the service area— nursing aides, orderlies, and attendants; waiters and waitresses; child care workers; cooks, except short order; hairdressers and cosmetologists; and janitors and cleaners.

Many service occupations, however, are characterized as requiring lower educational attainment and having lower earnings, except for occupations such as firefighters and police officers. Consequently, with increased educational attainment, a desire for higher wages, and other related factors, the number of women employed in private household work declined by 186,000 between 1983 and 1991. In addition, many women who are highly skilled service workers have established their own personal service businesses.

Precision Production, Craft, and Repair Occupations

In contrast to the occupational groups in which women are well represented, this category of occupations includes the skilled trades in which the overwhelming majority of workers have always been men. Jobs are in the construction trades and also include mechanics and repairers. Carpenter, painter, telephone installer, brickmason, auto mechanic, and welder are just a few of the many specific job titles.

These occupations require specialized skills which usually are acquired through apprenticeships or other kinds of on-the-job training programs. They also provide opportunities for high wages and benefits. Thus, women have been encouraged to consider the options and benefits of working in the skilled trades.

Women have made some inroads into these occupations in recent years but represented only 8.6 percent of workers in 1991, up just slightly from 8.1 percent in 1983 but double the 4.1 percent of women in the occupational group in 1973, identified then as craft and kindred workers. Numerically, there were 1.1 million women employed in precision production, craft, and repair jobs in 1991.

(**Note:** For additional information see Chapter 7, Shifting Patterns in Education and Training, under Training Through Federal Programs, the section on "Apprenticeship Programs"; Chapter 12, Legal Rights of Women Workers, under Federal Government Initiatives, the section on "Women in the Skilled Trades (WIST)"; and Chapter 13, Projections of Interest to Women Workers, the section on "Occupational Outlook.")

Public Administration

Women recently have made great strides in elected and appointed positions, as they have throughout the ranks of career civil service workers at all levels of government. In the November 1992 elections, women were elected in record numbers to serve in both the State legislatures and the U.S. Congress.

When the 103rd Congress convened in January 1993, women constituted about 10 percent of the voting members. For the first time, 47 women served in the House of Representatives (24 newly elected) and 6 women served in the Senate (4 newly elected). Women also made gains at the State level of government and made up more than one-fifth (22 percent) of State legislators in 1993.

Federal, State, and local governments have always provided women with job opportunities. Since 1983 women have consistently accounted for at least 40 percent of total government employees (see Table 6). However, women historically have been employed mainly in the lower paying occupations.

Table 6
Employment of women in public administration, 1983-91
(numbers in thousands)

Year	Total employment	Percent women
1983	4,710	39.9
1984	4,766	40.2
1985	4,995	40.8
1986	5,104	41.4
1987	5,246	41.4
1988	5,432	42.7
1989	5,553	42.9
1990	5,608	42.6
1991	5,639	41.8

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1984-1992.

In 1991 women represented over half of all persons employed in four of the eight divisions within public administration, as identified by the Bureau of Labor Statistics—administration of human resources programs, 67 percent; executive and legislative offices, 60 percent; public finance, taxation, and monetary policy, 58 percent; and general government, not elsewhere classified, 51 percent.

The U.S. Office of Personnel Management reported in September 1988 that women accounted for 42.2 percent of total non-Postal executive branch Federal civilian employment. Women have made gains in Federal employment in recent years despite cutbacks, hiring freezes, and staff reductions. Some of these gains are listed below:

- Between 1982 and 1988, women gained 108,000 jobs—minority women gained 64,000 jobs and nonminority women gained 44,000 jobs.
- In the Federal agencies of Labor, Commerce, Treasury, Education, Housing and Urban Development, and Health and Human Services, the work forces were between 46 percent and 50 percent female. The U.S. civilian labor force was 45 percent female in 1990.
- From 1982 to 1988, women executives increased from 714 to 845 and women professionals increased from 91,349 to 128,083.

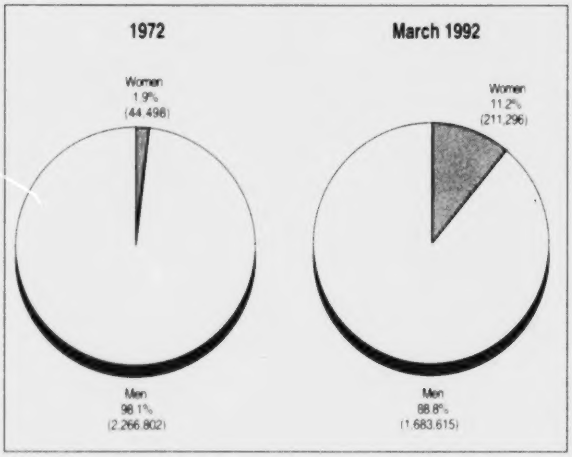
(**Note:** For additional information on women in public administration, see Chapter 12, Legal Rights of Women Workers, the sections on "Women in Federal Government" and "Women in State and Local Government." Information on the forecast for employment in various occupations is included in Chapter 13, Projections of Interest to Women Workers, the section on "Occupational Outlook.")

~ WOMEN IN THE MILITARY ~

The number of women in the military has increased steadily over the past two decades (from 44,498 in 1972 to slightly over 211,000 in March 1992) as a result of the shift to an all-volunteer force and aggressive recruiting. (See Figures 1 and 2.)

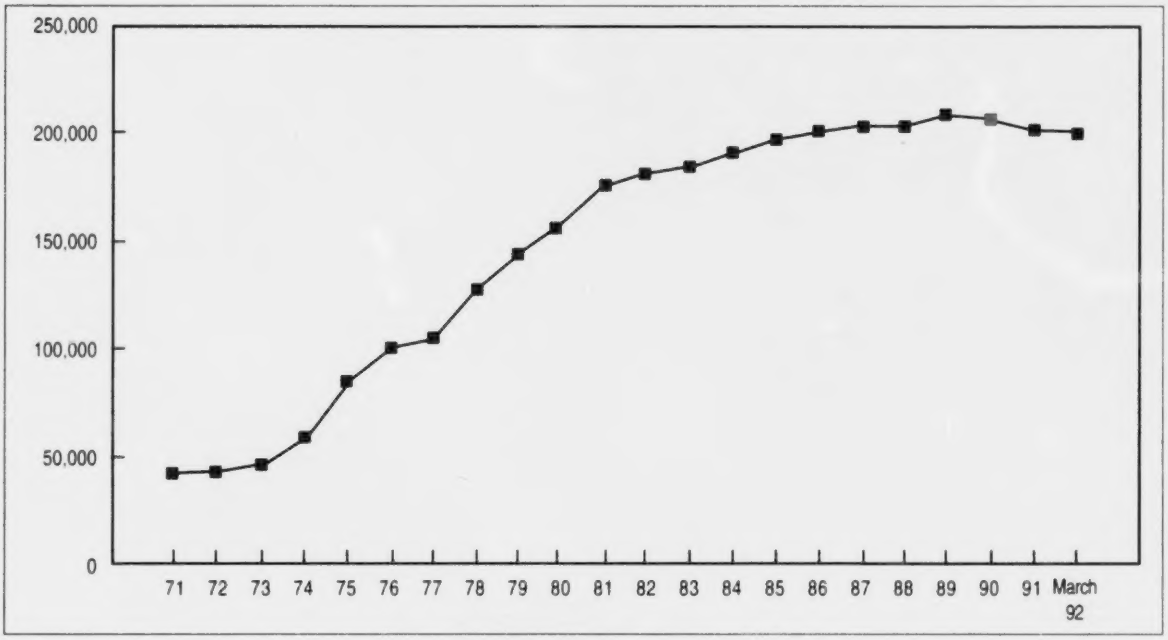
As of March 31, 1992, women represented 11.2 percent of the active duty military, compared with 1.9 percent in 1972. In addition, over 150,000 women serve in the Selected Reserve, making up 13.2 percent of this force. Of the 1.2 million women veterans, 45 percent served in peacetime, 26 percent during World War II, 21 percent in the Vietnam era, and 8 percent during World War I and the Korean conflict.

Figure 1
Composition of active duty forces,
fiscal years 1972 and through March 1992



Source: U.S. Department of Defense, Assistant Secretary of Defense, Force Management and Personnel.

Figure 2
Number of women on active duty in the U.S. Armed Forces,
1970-March 31, 1992



Source: U.S. Department of Defense, Assistant Secretary of Defense, Force Management and Personnel.

Over 40,000 American military women served in Operation DESERT SHIELD/STORM between August 2, 1990, and April 11, 1991—making up approximately 7 percent of the total American force in the Persian Gulf. While this was not the first time military women had served in a combat situation, their large numbers—and the fact that many had to leave children behind—attracted nationwide attention.

Table 7
Women in active duty forces, officers and enlisted personnel, March 1992

	Officers		Enlisted personnel	
Services	Number female	Percent female	Number female	Percent female
Army	12,127	12.0	64,760	11.5
Navy	7,925	11.4	46,924	9.8
Marine Corps	670	3.5	7,973	4.6
Air Force	13,063	13.9	57,854	14.5
Total	33,785	11.9	177,511	11.0

Source: U.S. Department of Defense, Assistant Secretary of Defense, Force Management and Personnel

As of March 1992, 76,887 women were in the Army; 70,917 in the Air Force; 54,849 in the Navy; and 8,643 in the Marines (see Table 7).

A Profile of Military Women

- Nearly all women who serve in the Armed Forces have a high school education. Many have attended or graduated from college.
- The majority of women, both officers and enlisted personnel, work in administration and in health care.
- Seventy-five percent of military women join the service between the ages of 18 and 21. They join for the same reasons as men: to fulfill a sense of duty or obligation, to pay for education, and to develop work skills.
- Minority women represent 4.4 percent of active duty personnel. Black women are the largest minority group (3.4 percent), with Hispanic and other minority women accounting for 0.5 percent each.

Traditional Occupations and the Glass Ceiling[1]

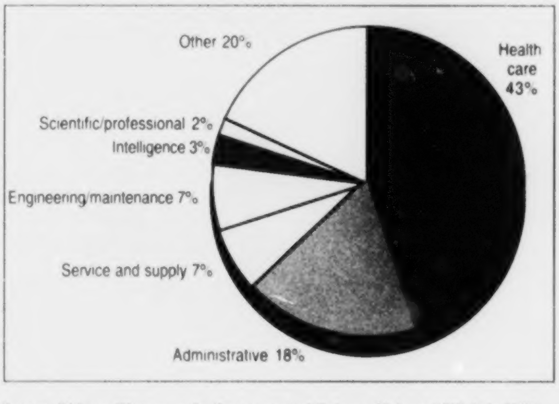
Approximately 90 percent of all military job specialties are open to women. This includes all noncombat fields and most combat-support positions.[2] Women in the military are concentrated in traditional occupations. Among officers, 43 percent serve in health care and another 18 percent are administrators (see Figure 3). In contrast, 2 percent are in scientific and professional specialties and 3 percent are in intelligence. The majority of enlisted women serve in functional support and administrative fields (34 percent), health care (15 percent), communications and intelligence (11 percent), and service and supply (10 percent) (see Figure 4).

Military women have increased their ranks in nontraditional fields, with 16 percent serving as craft workers, mechanics, and repair specialists in 1991, compared with 2 percent in 1973.[3]

Federal statute and Department of Defense (DoD) policies exclude women from assignments in some combat and combat related occupations. These restrictions in law and policy are referred to by some as the glass ceiling for women at the senior officer grades.

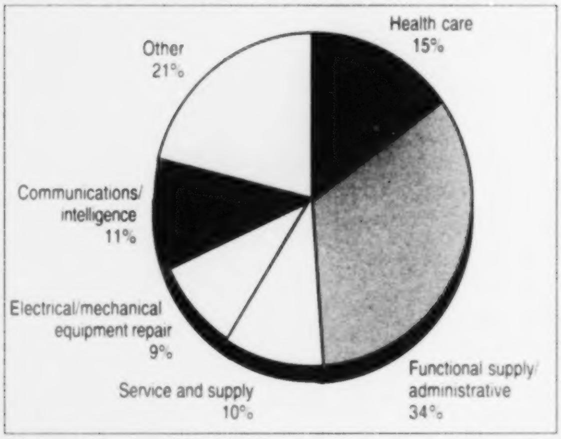
In 1989 the General Accounting Office (GAO) completed a study on possible impediments to the career progression of women. One of the factors it looked at was promotions. Using data from 1986 through 1988, the study found that women were generally promoted at a rate similar to that of men, and for women who pursue a military career, they tend to advance more rapidly than men. The study indicated that in 1987 women achieved the grade of 0-7 (general or flag rank) within 24.7 to 29.3 years compared with 27.8 to 30.9 years for men. For enlisted personnel, women generally achieved E-9, the highest enlisted grade, within 20.5 years compared with 21.5 years for men.

Figure 3
Primary occupations of active duty women officers



Source: *Military Women in the Department of Defense*, Volume VIII, July 1990

Figure 4
Primary occupations of active duty enlisted women



Source: *Military Women in the Department of Defense*, Volume VIII, July 1990

In looking at promotions at the more senior grades (colonel and above), it is important to keep in mind that 20 years ago women made up less than 2 percent of the U.S. force. In 1992 these military career women are just beginning to compete for colonel and general grades. However, GAO did note that "people serving in combat specialty career fields are generally promoted more rapidly than people in non-combat specialties, and are generally promoted to higher levels."[4]

In 1983 the Secretary of Defense issued a policy statement making it clear that combat exclusionary policies should be interpreted to allow as many career opportunities for women as possible.[5] Since the statement, bills have been proposed (but not passed) to force DoD to place women into fighter pilot training and to conduct a demonstration program in which military women would be assigned to combat positions.

A Department of Defense Task Force on Women in the Military was established in 1987 to study the impact of attitudes and treatment on the quality of life for women in the military, the impact of force management policies on military women's career development, and the impact of combat restriction policies on effective utilization of women in the military.[6] Task force recommendations led to development and approval of a DoD Risk Rule[7] and, ultimately, to the opening of more than 31,000 positions to military women.[8]

In 1988 and 1989 the General Accounting Office issued reports detailing the progress women had made in the military, but concluded that combat exclusionary policies limited further progress.[9] A major breakthrough occurred with the signing of the National Defense Authorization Act for Fiscal Years 1992 and 1993 (P.L. 102-190). The law repealed most restrictions on women flying combat aircraft in the Air Force and Navy, although it allowed the Services discretion in removing policy restrictions. The law also created the Commission on the Assignment of Women in the Armed Forces to study the implications of women in combat.

The Commission on the Assignment of Women in the Armed Forces submitted its report and recommendations to the President in November 1992. The Commission voted to uphold the current exclusion barring women from ground and air combat and agreed that these exclusions be made law. The Commission also voted to open combat assignments never before opened to women aboard some combatant ships.[10] However, on April 28, 1993, the Secretary of Defense directed the services to allow women to compete for assignments in combat aircraft and announced that Congress will be asked to repeal the law barring women from combat vessels. Additionally, the Army and the Marine Corps were instructed to look for opportunities for women to serve in positions other than those units engaged in direct combat on the ground.

Sexual Harassment

Historically, sexual harassment has been a concern for women in the military. In 1987 the DoD task force indicated that sexual harassment "remains a significant problem in all Services." The task force recommended that DoD reaffirm its position on sexual harassment (that it is unacceptable conduct and will not be condoned or tolerated in any way), improve sexual harassment complaint procedures, adopt a standard definition of sexual harassment, conduct a survey to determine the incidence of sexual harassment, clearly define standards of good taste for on-base entertainment, and improve medical care unique to women.[11]

In September 1990 DoD released a study indicating that female personnel (64 percent) were almost four times as likely as male personnel (17 percent) to experience some form of sexual harassment.[12] In early 1992 the Navy implemented a "zero tolerance" policy, stating that any officer or enlisted person found guilty of aggravated sexual harassment would be processed for separation.

Downsizing

The world has undergone dramatic changes within the last few years, as evidenced by the collapse of the Soviet Union and the eastern European communist bloc. These changes triggered a reevaluation of the missions and roles of the military in light of the reduced threat to U.S. security and interests abroad. As a result, by 1995 the Department of Defense expects the force to require 25 percent fewer Service men and women than were in service at the peak in 1987, a reduction of approximately 500,000 personnel.

As the force continues to drawdown, DoD expects the representation of women to continue to stay fairly stable. Between September 30, 1987, and March 31, 1992, the U.S. force size reduced by approximately 270,000 personnel. During this same period, however, the representation of women on active duty increased from 10.2 percent to 11.2 percent.

The Departments of Labor, Veterans Affairs, and Defense jointly sponsor a myriad of transition assistance measures to prepare military personnel for the civilian labor force. ◊

~ NOTES ~

[1] A modern term used to describe racial or gender biases that hinder qualified individuals from attaining full potential in a profession. The implication is that certain individuals can watch others attain coveted positions, but for them such attainment is an unrealistic aspiration.

[2] Military Career Guide: *Employment and Training Opportunities in the Military*, 1988-1989, U.S. Department of Defense, Military Entrance Processing Command, p.15.

[3] *Military Women in the Department of Defense*, Volume VIII, July 1990.

[4] *Women in the Military: Career Progression Not a Current Problem but Concerns Remain*, General Accounting Office, Briefing Report, GAO/NSIAD-210BR, September 1989, p. 25.

[5] Defense Advisory Committee on Women in the Services, *40th Anniversary: 1951-1991, Pride in the Past—Focus on the Future*, February 1991, p.12.

[6] *Ibid.*, p.19.

[7] The 1988 "risk rule" excludes women from serving in noncombat units supporting combat units if there is risk of exposure to direct combat, hostile fire, or capture. *40th Anniversary*, *op. cit.*

[8] *40th Anniversary*, *op. cit.*, p.20.

[9] *Women in the Military: More Military Jobs Can Be Opened Under Current Statutes*, General Accounting Office Report to Congressional Requesters, Briefing Report, GAO/NSIAD-88-222, Washington, D.C., September 1988; *Career Progression Not a Current Problem but Concerns Remain*, *op. cit.*

[10] Presidential Commission on the Assignment of Women in the Armed Forces, "Commission Votes on Women in Combat: Some Surprises," November 4, 1992.

[11] *40th Anniversary*, *op. cit.*, p.19.

[12] Melanie Martindale, Ph.D., *Sexual Harassment in the Military: 1988*, Defense Manpower Data Center, September 1990, p. xiii.

3

Women's Earnings and Income

Highlights

- Over the 60-year period 1920 to 1980, women's wages grew 20 percent faster than men's wages.
- The gap between the earnings of women and men is smaller for weekly wages than for annual earnings. Among full-time year-round workers in 1991, women's weekly earnings were 74 percent of men's but their annual earnings were only 70 percent of men's.
- In the 1980's the pay disparity between blacks and whites increased for both women and men.
- More than three-fifths of the occupational classes in which the ratio of women's earnings to men's is 68 percent or less are in the managerial, professional, and sales categories.
- Women were 51.3 percent of the U.S. population in 1990 but were 57.7 percent of all persons in poverty.
- There are more than 5 times as many poor, unrelated elderly women as there are unrelated elderly men who are poor.
- Between 1970 and 1990, a startling 99 percent of the increase in the number of families living in poverty was among families headed by women.

~3~

WOMEN'S EARNINGS AND INCOME

~ EARNINGS DIFFERENTIALS ~

Historically, there has been a gap between the overall earnings of women and men workers. Researchers over time have examined male-female earnings ratios and some of the factors that underlie the disparity in earnings. Studies on this issue continue and some are reported in this section on earnings differentials.

Factors Affecting Earnings of Women and Men

A study on women's wages and work,[1] published in 1984, sets the stage for understanding women's earnings compared with men's earnings in the 1980's and 1990's. Authors Smith and Ward reached four conclusions:

1) The wages of working women did not increase relative to those of working men between 1920 and 1980 because the skills (as measured by education and experience) of working women did not increase relative to men over this period.
2) The average wages of the entire population of women, however, have increased much faster than the wages of men during the last 60 years. At the same time, the market skills of the entire population of women have risen much more rapidly than the skills of all men.
3) Although largely unrecognized, women's wages relative to men's jumped by a large amount between 1980 and 1983.
4) Defined either over the female work force or the entire population of women, the economic status of women is going to improve significantly relative to that of men over the next 20 years.[2]

The authors of the study point out the distinction between the characteristics of the population of women and the characteristics of the work force of women. Because nearly all men age 20 to 64 are working, the differences in characteristics between the population of all men and men in the work force are usually negligible. In 1991 more than 88 percent of all men 20 to 64 years of age were in the work force. This is not the case with women. In 1991 only 69 percent of the population of women 20 to 64 years old were in the labor force. Thus, the characteristics of the two groups may not be identical.

In attempting to explain the differences in women's and men's earnings over time, the study examined the human capital characteristics of education and work experience for both the population and the work force. The authors compared education for the population of men and the work force of men with these two groups for women.

- During the 20th century, the education of the male population has been rising faster than that of the female. A comparison of people born between 1946 and 1950 with those born between 1911 and 1915 finds that men's average schooling rose by 2.8 years, but women's by only 2.3 years. This additional one-half year of schooling advantage in favor of men is due principally to the fact that men received college education in greater numbers and much earlier than women did.
- The male advantage becomes even larger when monitoring the trends in the education of the work force. Between 1940 and 1970, more less-educated women than better-educated women entered the work force. The educational level therefore increased less in the female work force than in the population of women and, as a further consequence, male schooling among white workers rose by almost 1 year more than the schooling of female workers.

The difference between the female population and the female work force is even more apparent when work experience is considered. Most of the increase in the female labor force has been due to the entry of women who were previously housewives with little prior experience. It has not been due to a greater commitment to the labor force by women who were already in it. Despite the enormous increase in numbers of women working, women workers exhibited the same labor force attachment (the length of time they will stay in the labor market) in 1980 as in 1920. Snapshots of the female work force in 1920 and 1930 would look amazingly similar to those in 1950 and 1980.

- The consequence is that the average experience of the female work force has changed little over the last 60 years (between 1920 and 1980), while the average labor market experience of all women is rising. A 40-year-old worker in 1930 had accumulated 15.4 years of work experience. The average 40-year-old working woman in 1950 had 14 years of prior work experience. Her counterpart in 1980 had acquired only 14.4 years. In contrast, there was a significant increase in the average experience of all women, calculated independently of whether they were currently working or not. [The average 40-year-old woman] in 1930 [had]

6.7 years;...in 1950 had 8.1 years of work experience; in 1980 the figure was 11.4.

When considering the characteristics of working women and men, the authors concluded that:

- Nothing new had happened to narrow the wage disparity between men and women workers over the last 60 years [between 1920 and 1980]. But the story is quite different when trends in the wages for all women are monitored. The market skills of all women relative to all men were indeed increasing during this century. While the increase in education of all women was half a year less than the increase for men, there was a significant rise of 2 to 3 years in women's work experience. Converted to an hourly wage base, the estimate is that in 1920 women earned 43 percent as much as men; by 1950, 48 percent as much; by 1980, 53 percent. Therefore, a correct description of the relative wage series would show a steady increase in women's wages relative to those of men. Across the 60 years between 1920 and 1980, women's wages grew 20 percent faster than men's wages.

- Effects caused by the entry of housewives into the labor market, which have camouflaged reality for some time, have essentially run their course. In contrast to the past, the work experience of the female work force is now increasing rapidly; so is its education, which has risen faster than that of the male work force. This is due partly to increased college attendance by women; but also, in recent years, female work force participation rates have increased much faster among the more educated. These developments all point to the fact that women's market skills have been the primary shaper of their economic status in the past, and will be in the future.

- As real wages rise over time, female labor supply should rise. The conclusion is that real wages have played a significant part in the growth of the female work force. One reason is that the postwar real wage growth among women has been much larger than commonly believed. Over the last three decades [1950-80] the effect of rising wages explains almost 60 percent of the total growth in the female labor force. Half of this wage effect reflects the fact that incentives to work are greater when wages are high. The other half reflects the fact that high female wages have encouraged women to have smaller families. Smaller families reduce the demands on women's time, freeing women for greater participation in the market.[3]

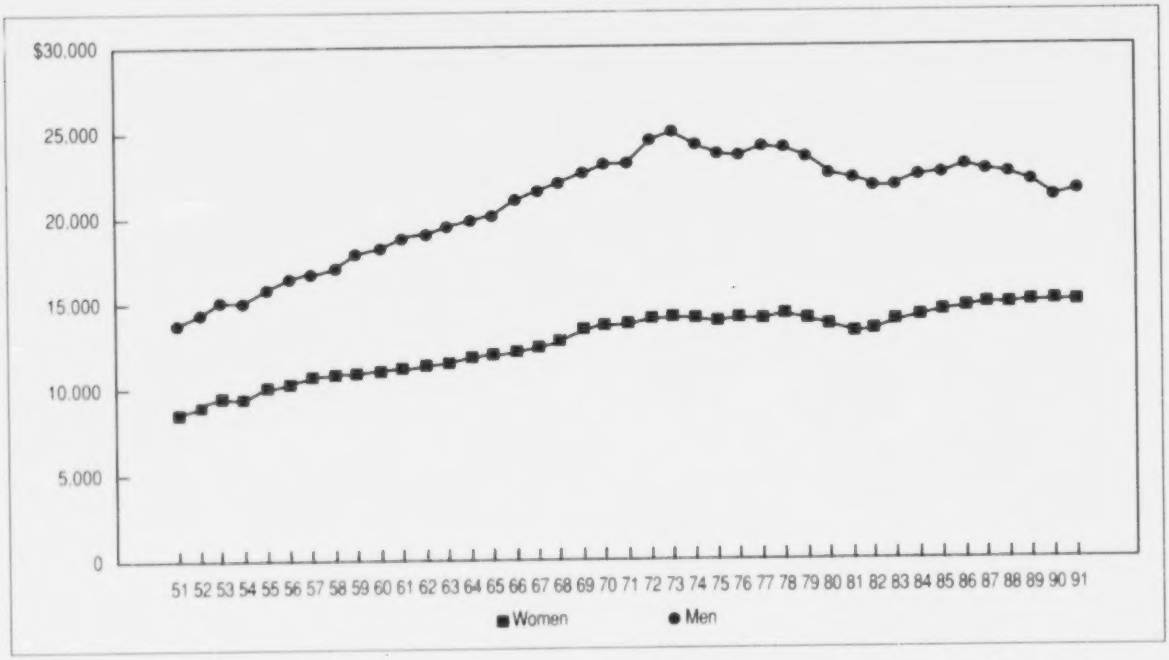
Trends in Earnings Ratios Over Four Decades

Figures 1 and 2 provide a view of women's and men's annual earnings in real dollars and in current dollars for year-round full-time workers. Figure 1 shows that the annual earnings of year-round full-time men workers in constant 1982-84 dollars reached a peak in 1973 and have generally been drifting downward since then, while women's annual real earnings have been increasing almost steadily except for a slight dip during the recession in the early 1980's. Annual earnings of women and men in current dollars (shown in Figure 2) do not converge for women and men as real earnings shown by Figure 1, with its adjustment for inflation. Figure 2, however, shows the rapid acceleration in earnings apparent even as early as the late 1960's, largely as a result of inflation.

Figure 3 shows the effects of housewives entering the labor market. The influence of housewives without as much education or experience as women already in the work force tended to reduce the ratio of women's earnings to men's earnings. In Figure 3 one can see the stability apparent in the relationship through the late 1950's. At that point it is evident that women's annual earnings start to slip when compared with men's earnings. This trend is apparent until the early 1980's, when women's annual earnings began to catch up to earlier ratios and to surpass them as the number of educated women with greater work experience increased. As women's and men's real earnings moved closer together, the ratio of women's earnings to men's earnings has grown larger. Since 1979 the median hourly and weekly ratios of women's earnings divided by men's earnings also show this general trend, although there are slight variations.

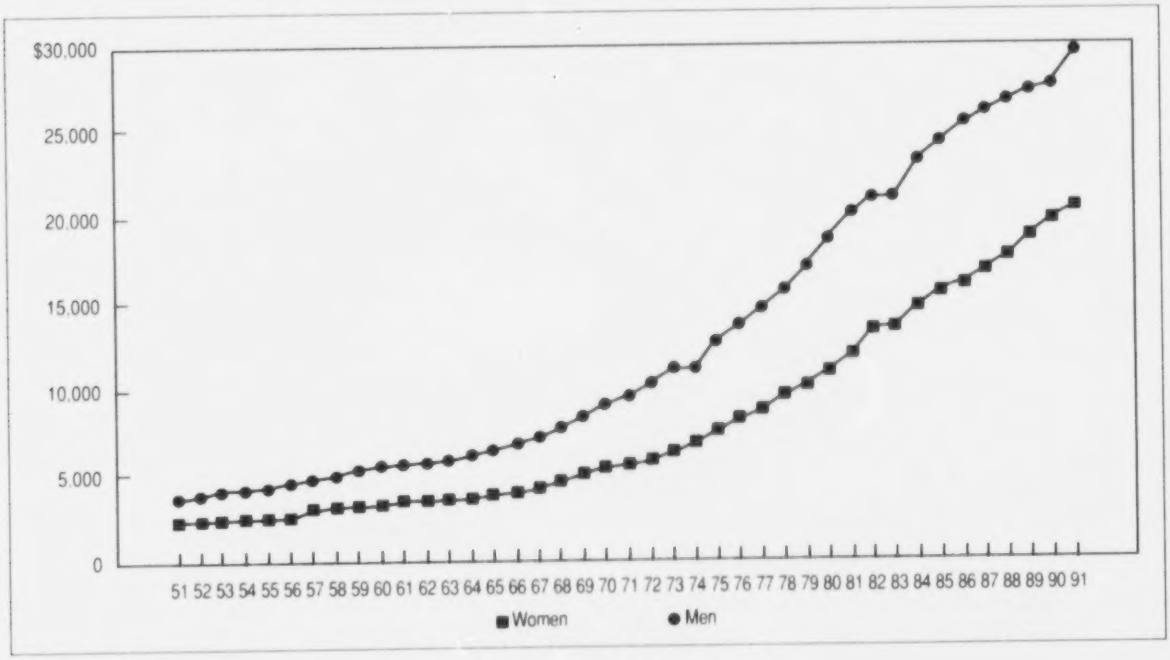
Figures 1, 2, and 3 were developed from data in Table 1; Figure 4 was developed from data in Table 2.

Figure 1
Annual earnings for women and men, in constant dollars, 1951-91



Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues; U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index for all Urban Consumers (CPI-U)(1982-84=100).

Figure 2
Annual earnings for women and men, in current dollars, 1951-91



Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues.

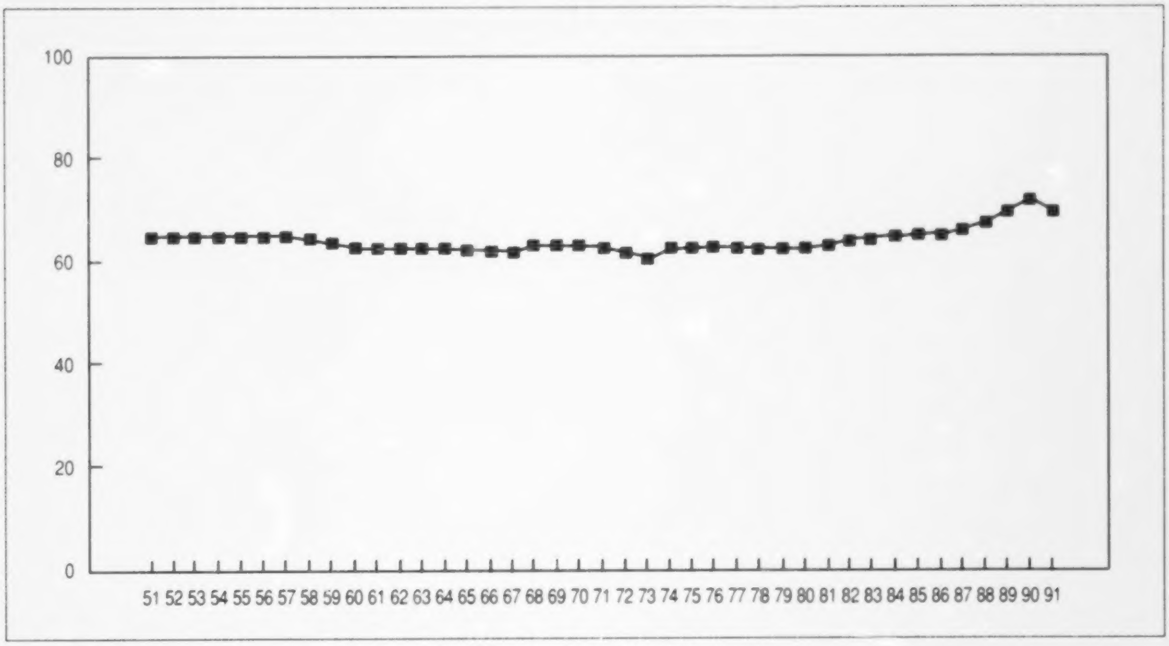
Table 1

Median annual earnings in current and real dollars for year-round full-time workers, by sex, 1951-91

Year	Earnings (current dollars)		CPI-U	Earnings (real dollars)		Women/Men
	Women	Men		Women	Men	Percent
1951	$2,305	$3,605	26.0	$8,865	$13,865	63.9
1952	2,448	3,829	26.5	9,238	14,449	63.9
1953	2,585	4,043	26.7	9,682	15,142	63.9
1954	2,598	4,064	26.9	9,658	15,108	63.9
1955	2,719	4,252	26.8	10,146	15,866	63.9
1956	2,827	4,466	27.2	10,393	16,419	63.3
1957	3,008	4,713	28.1	10,705	16,772	63.8
1958	3,102	4,927	28.9	10,734	17,048	63.0
1959	3,193	5,209	29.1	10,973	17,900	61.3
1960	3,293	5,417	29.6	11,125	18,301	60.8
1961	3,351	5,644	29.9	11,207	18,876	59.4
1962	3,446	5,794	30.2	11,411	19,185	59.5
1963	3,561	5,978	30.6	11,637	19,536	59.6
1964	3,690	6,195	31.0	11,903	19,984	59.6
1965	3,823	6,375	31.5	12,137	20,238	60.0
1966	3,973	6,848	32.4	12,262	21,136	58.0
1967	4,150	7,182	33.4	12,425	21,503	57.8
1968	4,457	7,664	34.8	12,807	22,023	58.2
1969	4,977	8,227	36.7	13,561	22,417	60.5
1970	5,323	8,966	38.8	13,719	23,108	59.4
1971	5,593	9,399	40.5	13,810	23,207	59.5
1972	5,903	10,202	41.8	14,122	24,407	57.9
1973	6,335	11,186	44.4	14,268	25,194	56.6
1974	6,970	11,889	49.3	14,138	24,116	58.6
1975	7,504	12,758	53.8	13,948	23,714	58.8
1976	8,099	13,455	56.9	14,234	23,647	60.2
1977	8,618	14,626	60.6	14,221	24,135	58.9
1978	9,350	15,730	65.2	14,340	24,126	59.4
1979	10,151	17,014	72.6	13,982	23,435	59.7
1980	11,197	18,612	82.4	13,589	22,587	60.2
1981	12,001	20,260	90.9	13,202	22,288	59.2
1982	13,014	21,077	96.5	13,486	21,841	61.7
1983	13,902	21,854	99.6	13,958	21,942	63.6
1984	14,780	23,218	103.9	14,225	22,346	63.7
1985	15,624	24,195	107.6	14,520	22,486	64.6
1986	16,232	25,256	109.6	14,810	23,044	64.3
1987	16,911	25,946	113.6	14,886	22,840	65.2
1988	17,606	26,656	118.3	14,883	22,533	66.0
1989	18,769	27,331	124.0	15,136	22,041	68.7
1990	19,822	27,678	130.7	15,166	21,177	71.6
1991	20,553	29,421	136.2	15,090	21,601	69.9

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues, and U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index for all urban consumers (1982-84=100).

Figure 3
Ratio of women's annual earnings to men's, 1951-91



Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues.

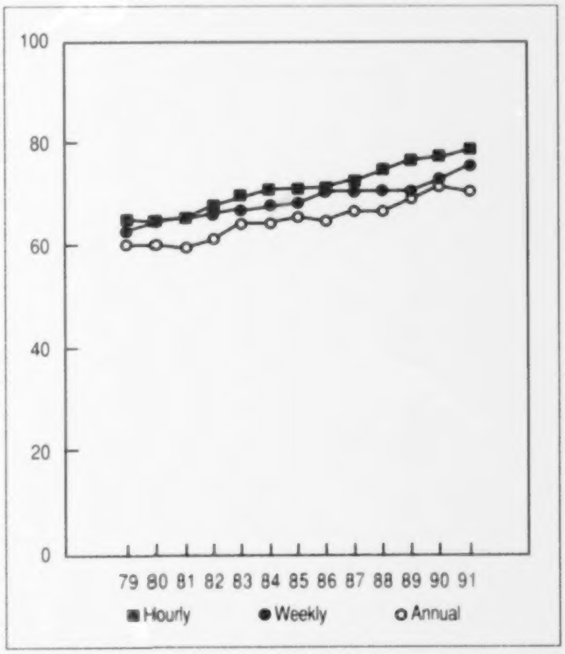
As the ratio of women's earnings to men's earnings has grown larger, the earnings gap—the difference between this ratio and 100 percent—has grown smaller (see Table 2 and Figure 4).

Table 2
Women's earnings as a percentage of men's, 1979-91

Year	Hourly	Weekly	Annual
1979	64.1	62.5	59.7
1980	64.8	64.4	60.2
1981	65.1	64.6	59.2
1982	67.3	65.4	61.7
1983	69.4	66.7	63.6
1984	69.8	67.8	63.7
1985	70.0	68.2	64.6
1986	70.2	69.2	64.3
1987	72.1	70.0	65.2
1988	73.8	70.2	66.0
1989	75.4	70.1	68.7
1990	76.8	71.8	71.6
1991	77.5	74.0	69.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, Bulletin 2340 and unpublished tables; *Employment and Earnings*, January issues, and U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues.

Figure 4
Ratio of women's earnings to men's, 1979-91



Source: U.S. Department of Labor, Bureau of Labor Statistics, Bulletin 2340 and unpublished tables; *Employment and Earnings*, January issues; and U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, selected issues.

Table 3

Ratio of median weekly earnings for women and men and ratio of women's employment to total employment, selected occupations, 1991 and 1983

Occupational class	Women to men earnings ratio (percent)		Women to total employment ratio (percent)	
	1991	1983	1991	1983
Total, all occupations	74.0	66.7	42.6	40.4
Managers, medicine health	85.9	NA	63.4	60.7
Engineers	85.7	82.8	8.1	5.9
Computer scientists, analysts	89.1	77.3	32.3	29.4
Operations systems analysts	84.4	NA	41.9	30.3
Registered nurses	89.6	99.5	93.3	94.4
Therapists	88.0	NA	74.5	75.1
Teachers, college and univ	80.0	77.3	33.3	28.5
Elementary teachers	86.3	86.7	84.7	82.4
Secondary teachers	87.0	88.6	52.0	49.1
Counselors, education vocation	89.3	80.3	63.2	48.4
Social religious workers	85.5	86.5	50.8	44.0
Social workers	87.8	79.6	66.1	62.8
Writers artists entertainers	81.0	72.9	43.8	38.5
Public relations specialists	84.1	73.9	53.3	47.0
Health technicians	82.5	83.9	80.3	81.7
Lab technicians technologists	90.1	83.7	74.8	73.3
Engineering technicians	84.5	73.0	16.6	17.6
Science technicians	82.6	NA	26.9	24.8
Computer programmers	88.6	82.7	34.6	31.9
Miscellaneous technicians	87.1	72.6	32.0	28.3
Cashiers	87.3	84.3	79.4	80.9
Scheduling supervisors clerks	97.8	NA	30.9	20.1
Secretaries, typists	97.3	76.7	98.5	98.5
Records clerks, except finance	84.3	76.2	81.1	82.0
Bookkeepers, accounting clerks	85.7	79.1	91.2	89.2
Postal clerks, except mail carriers	95.5	93.4	46.7	32.2
Mail carriers, postal service	93.2	NA	22.1	14.3
Mail clerks, except postal service	90.1	89.0	46.8	48.9
Dispatchers	81.9	77.6	51.3	44.6
Shipping receiving clerks	87.7	77.4	27.3	19.6
Stock inventory clerks	85.0	81.2	43.6	38.5
Misc. admin. support occupations	81.2	74.3	83.5	85.3
General office clerks	92.0	79.7	80.3	80.7
Data entry keyers	82.2	NA	85.2	93.5
Police and detectives	87.8	77.5	14.1	9.6
Public service police detectives	90.9	NA	10.9	6.0
Guards	92.2	80.6	16.6	13.7
Guards police, except pub. service	94.5	91.2	14.6	11.1
Food prep. service occupations	88.3	86.2	52.0	57.4
Bartenders	81.5	72.0	54.2	51.9
Cooks, except short order	85.2	85.8	41.6	47.8
Misc. food prep. occupations	113.5	102.5	43.3	48.8
Health aides, except nursing	91.6	NA	83.5	87.0
Nursing aides, orderlies	88.3	81.0	88.0	86.8
Maids housemen	80.3	79.0	76.0	75.5
Janitors cleaners	82.6	81.0	22.3	20.5
Personal service occupations	83.7	78.4	75.0	69.2
Mechanics repairers	103.5	89.4	3.8	3.4
Electrical electronic repairers	96.0	NA	9.7	8.1
Electrical electronic assemblers	84.0	85.7	71.8	75.5
Transportation moving occupations	80.1	75.5	6.1	4.7
Handlers helpers laborers	82.9	84.1	16.4	16.0
Stock handlers baggers	87.8	91.9	26.5	19.0
Hand packers, packagers	85.9	91.6	62.4	66.4

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished Table 5: Median weekly earnings of wage and salary workers who usually work full time, by detailed (3-digit census code) occupations and sex, 1983 and 1991 annual averages

Table 4

Ratio of median weekly earnings for women and men and ratio of women's employment to total employment, selected occupations, 1991 and 1983

Occupational class	Women to men earnings ratio (percent)		Women to total employment ratio (percent)	
	1991	1983	1991	1983
Total, all occupations	74.0	66.7	42.6	40.4
Executive/managerial occupations	66.5	64.0	43.4	34.2
Financial managers	58.7	63.8	44.5	38.7
Marketing/public relations mgrs.	65.5	60.1	29.0	21.0
Miscellaneous managers	62.1	58.4	37.3	28.7
Underwriters/financial officers	67.5	65.0	51.3	42.6
Health diagnosing occupations	61.2	79.7	27.2	24.0
Physicians	53.9	81.6	26.6	22.8
Sales occupations	59.5	52.4	42.1	39.0
Sales supervisors/proprietors	65.8	61.6	35.1	28.5
Securities/financial services sales	65.7	NA	32.8	26.8
General office supervisors	67.4	64.5	67.6	65.3
Insurance adjusters/investigators	68.0	65.0	79.8	66.7
Precision production occupations	62.4	61.3	20.4	18.9
Machine operators, except precision	65.7	62.1	39.6	41.6
Metal/plastic machine operators	67.6	72.1	16.9	16.5
Production inspectors/examiners	66.5	56.3	54.3	53.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished Table 5: Median weekly earnings of wage and salary workers who usually work full time, by detailed (3-digit census code) occupations and sex, 1983 and 1991 annual averages.

Impact of Occupational Change

In addition to general differences in earnings between women and men, there are differences by occupation. The occupational classification system used by the Bureau of Labor Statistics (BLS) and other Federal agencies was changed in 1983; thus comparable data on earnings of women and men are not available before then. Table 3 lists occupations in which women's earnings were at least 80 percent of men's earnings in 1991, giving the earnings ratio in 1991 and 1983, as well as the proportion of women to total employment in those 2 years. It is apparent from the table that the occupations in which women fare well when their earnings are compared with men's are not "women's" work or "men's" jobs; rather, they occur throughout the whole spectrum of jobs.

It is also useful to see what kinds of jobs have relatively low women's to men's earnings ratios, to identify any systemic patterns. Whereas Table 3 reveals occupations that had earnings ratios 6 percent or more above the median weekly earnings ratio of all occupations (74 percent), Table 4 lists occupations that have women's to men's earnings ratios below 68 percent. Although there are only 16 occupational categories on this list, 7 (almost half) are professional or managerial and 3 are in sales. Thus, more than three-fifths of the occupational groups in which the ratio of women's earnings to men's is 68 percent or less are in the managerial, professional, and sales occupations. It should be noted that these are the occupational groups in which women's employment has shown exceptional growth relative to men's employment.

Impact of Technological Change

In a Rand Corporation Graduate School dissertation (December 1989)[4] the researcher notes that two main reasons have been given for the widening disparity in earnings over the last two decades. One explanation is that there has been a disproportionate increase in low-skilled, low-paying jobs, which has caused the number of workers at the lower end of the earnings distribution to rise. The other explanation focuses on the increasing participation of women and youth who generally have lower education and experience levels in the labor force. The theory is that lower levels of human capital result in large numbers of workers clustered at the lower end of the earnings distribution.

"Technological change appears to have upgraded the skills necessary in the U.S. job market over time, with schooling and vocational training becoming increasingly important. Hardly any evidence appears to support the position that technological change has had an aggregated de-skilling effect on the labor force, where skill is implied to mean the substantive complexity involved in a particular job. Almost the entire rise in earnings disparity can be traced to changes in the structure of wages. Neither the increased female labor force participation nor the labor shift from manufacturing to services is an adequate explanation for rising earnings disparity. The most important change in the structure of wages has been the dramatic rise in the price of skill (that is, schooling and work experience) between 1973 and 1988. Growth in the demand for highly skilled labor has outstripped growth in its supply, resulting in an increase in the wage rate of skilled workers; meanwhile, the demand for relatively unskilled labor has fallen relative to its supply, resulting in a decrease in the wage rate of relatively unskilled workers."

In discussing technological change, the author points out that "Changes either in 'productivity' or in the 'skill' necessary to perform a particular job are inherently linked to the notion of technological change.... The recent experience of technological change has been qualitatively different from the historical experience because of the central role played by microprocessor-based information technologies in restructuring work within and across industries. Microprocessor-based technologies ostensibly require a disproportionate share of both highly skilled professionals who design and maintain these systems and relatively unskilled workers who manipulate raw information into a form suitable for further sophisticated processing by these technologies. Of particular importance is the frequent repackaging and automating of tasks previously performed by middle management—tasks that require some level of discretionary judgement. Accordingly, the net result of introducing microprocessor-based technologies is to increase the disparity in the structure of skills demanded from the labor force, eventually leading to a higher level of disparity in earnings.

"Although returns to skill have increased, so may have the private marginal costs of investing in human capital; because of these higher costs, a surge in such investment has not occurred."

Racial and Gender Pay Gaps

Research has been conducted for the Women's Bureau on the differences in earnings ratios during the 1980's between women and men and black and white workers age 25 to 55.[5]

The study identified two divergent trends of the 1980's. Women made tremendous gains in their wages relative to those of men, while the pay disparity between blacks and whites increased for both women and men. In labor economic theory, "human capital" refers to the investment of resources people make in themselves so that they will be more valuable in the marketplace and receive higher earnings. Education and work experience are the resources that individuals invest in most often. These are referred to as "characteristics of human capital." The human capital characteristics of women compared with men of their race increased with actual work experience acting as the driving force in the change. The occupational distribution of women and men also tended to converge.

The reasons behind the wider gap in earnings between black and white men were identified as changes in industry attachment and a change in the wage structure during the 1980's, which increased returns to education for white men. The change in wage structure occurred as the demand for people with higher educational levels and skills became greater over the decade, while the supply of these workers did not increase; thus, the earnings accruing to these workers were "bid up." On the other hand, the number of workers with low levels of education and skill exceeded the demand over the decade, so that earnings accruing to these workers were "bid down." This situation resulted in a wider earnings disparity at the end of the decade than at the beginning. The primary reasons for the growing difference in earnings between black and white women were not captured by the model used in the research, which leaves open the question of why that discrepancy increased.

~ A COMPARISON OF EARNINGS WITH INCOME ~

Earnings are not the only source of income for individuals and families. Money earnings accrue to workers from employers for work performed for the employer. Income is a broader concept and includes monetary returns from profit (gross receipts minus expenses) from self-employment, government transfer payments, retirement benefits, interest, dividends, rents, child support and alimony, as well as earnings. Government transfer payments include unemployment compensation, State workers' compensation, Social Security, Supplemental Security, public assistance, veterans' payments, government survivor and disability benefits, government pensions, and government educational assistance.

There are also nonmonetary sources of income such as food stamps, Medicare, and Medicaid. Nonmonetary earnings take the form of "fringe benefits," paid medical insurance, and paid holidays, for example. Earnings and income discussed in this chapter relate only to monetary earnings and income.

More than half of the workers in the United States are paid hourly wages. A comparison of women's earnings with men's hourly earnings showed that in 1991 women workers were paid $6.77 an hour compared with $8.73 for men, 77.5 percent of what men earned on an hourly basis. For full-time wage and salary workers, women earned an average weekly salary of $368 compared with $497 for men—or 74.0 percent of men's weekly earnings. In 1991 full-time year-round annual earnings for women were $20,553 compared with $29,421 for men; women's earnings were 69.9 percent of men's earnings.

Income data are often stated in terms of family income. In 1991 the median income for married-couple families was $40,995; for male householder, no wife present, $28,351; and for female householder, no husband present, $16,692. The presence of children under 18 in the household is often important when considering the economic well-being of the family. The median income for married-couple families with no children under 18 was $39,083 in 1991, while that for married-couple families with one or more children under 18 was $42,514. Married-couple families without children may contain more retired couples, while those with children may contain more dual earners. For female-headed householders with no husband present and no children under 18, median income in 1991 was $26,111; for those with children, the median income was $13,012. For male householders with no wife present and no children under 18, median family income was $32,323; for those with children, median income in 1991 was $24,171. Among the three family groups, the difference in median income for those with and without children was greatest for female householders—the group with the smallest income in either case.

When income data are reported for individuals, the median income for all women was $10,476 in 1991, while the median income for women over 65 was $8,189. The median income for all men was $20,469; for men over 65, it was $14,357.[6]

~ WOMEN IN POVERTY ~

The poverty definition adopted for official Government use by the Office of Management and Budget consists of a set of money income thresholds that vary by age and family size and composition, and are adjusted each year to reflect changes in the Consumer Price Index. The definition is based on pretax money income only, excluding capital gains, and does not include the value of noncash benefits. Families or individuals with income below their appropriate poverty threshold are classified as below the poverty level. In 1990 the poverty thresholds varied from $6,268 for a person 65 years or older living alone, to $29,087 for a family of nine or more members with one related child under 18 years. For example, the average (weighted for number of children) poverty threshold for a family of four was $13,359.

Women were 51.3 percent of the U.S. population in 1990, but they made up 57.7 percent of all persons in poverty. There are more than a third again as many poor women as there are poor men (Table 5). The poverty rates for male and female children (under 18 years) are nearly equal. Then the rates diverge sharply, and women experience a 60 percent higher rate of poverty in the age bracket from 18 to 24. The difference declines again, then suddenly increases among the elderly. Among those 65 and older, women's poverty rate is about twice that of men. Underlying these facts is the important and disturbing phenomenon in the U.S. economy of the "feminization" of poverty. The feminization of poverty is characterized as such because of the increase in the number of families consisting of a mother and her children with no husband present. Black families particularly experience this situation.

Table 5
Poverty status of the population, by age and sex, 1990
(numbers in thousands, as of March of the following year)

Characteristic	Total	Below poverty level	
		Number	**Percent of total**
Both sexes			
Total	248,644	33,585	13.5
Under 18 years	65,049	13,431	20.6
18 to 24 years	24,901	3,964	15.9
25 to 34 years	42,905	5,201	12.1
35 to 44 years	38,665	3,268	8.5
45 to 54 years	25,686	2,002	7.8
55 to 59 years	10,692	963	9.0
60 to 64 years	10,654	1,098	10.3
65 years and over	30,093	3,658	12.2
Male			
Total	121,073	14,211	11.7
Under 18 years	33,311	6,841	20.5
18 to 24 years	12,275	1,499	12.2
25 to 34 years	21,319	1,923	9.0
35 to 44 years	19,032	1,342	7.1
45 to 54 years	12,428	821	6.6
55 to 59 years	5,179	384	7.4
60 to 64 years	4,982	443	8.9
65 years and over	12,547	959	7.6
Female			
Total	127,571	19,373	15.2
Under 18 years	31,738	6,591	20.8
18 to 24 years	12,627	2,465	19.5
25 to 34 years	21,586	3,278	15.2
35 to 44 years	19,633	1,926	9.8
45 to 54 years	13,258	1,181	8.9
55 to 59 years	5,512	579	10.5
60 to 64 years	5,671	656	11.6
65 years and over	17,546	2,699	15.4

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 5, p. 24.

Table 6

Poverty status of all families and of female householders with no husband present, 1966-90
(numbers in thousands, as of March of the following year)

Year	All families			Female householder, no husband present		
	Total	Below poverty level -		Total	Below poverty level	
		Number	Percent		Number	Percent
1990	66,322	7,098	10.7	11,268	3,768	33.4
1989	66,090	6,784	10.3	10,890	3,504	32.2
1988	65,837	6,874	10.4	10,890	3,642	33.4
1987	65,204	7,005	10.7	10,696	3,654	34.2
1986	64,491	7,023	10.9	10,445	3,613	34.6
1985	63,558	7,223	11.4	10,211	3,474	34.0
1984	62,706	7,277	11.6	10,129	3,498	34.5
1983	62,015	7,647	12.3	9,896	3,564	36.0
1982	61,393	7,512	12.2	9,469	3,434	36.3
1981	61,019	6,851	11.2	9,403	3,252	34.6
1980	60,309	6,217	10.3	9,082	2,972	32.7
1979	59,550	5,461	9.2	8,705	2,645	30.4
1978	57,804	5,280	9.1	8,458	2,654	31.4
1977	57,215	5,311	9.3	8,236	2,610	31.7
1976	56,710	5,311	9.4	7,713	2,543	33.0
1975	56,245	5,450	9.7	7,482	2,430	32.5
1974	55,698	4,922	8.8	7,230	2,324	32.1
1973	55,053	4,828	8.8	6,804	2,193	32.2
1972	54,373	5,075	9.3	6,607	2,158	32.7
1971	53,296	5,303	10.0	6,191	2,100	33.9
1970	52,227	5,260	10.1	6,001	1,952	32.5
1969	51,586	5,008	9.7	5,591	1,827	32.7
1968	50,511	5,047	10.0	5,441	1,755	32.3
1967	49,835	5,667	11.4	5,333	1,774	33.3
1966	48,921	5,784	11.8	5,171	1,721	33.1

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, *1991*, Table 4.

Heads of Households

In 1970 there were nearly 5.3 million poor families in the United States (Table 6). Of those, about 2 million had a female head of household whose husband was absent. Twenty years later, in 1990, there were 7.1 million poor families, of which nearly 3.8 million had a female head of household. The number of poor families had increased by 1,838,000, while the number of female householder families in poverty increased by 1,816,000. Thus, 99 percent of the increase in families in poverty over the 20 year period was an increase in poor families headed by females.

In 1970, 20.3 million persons were in families below the poverty level (Table 7). By 1990 this number had increased by 4.9 million to 25.2 million. However, the number of persons in poor families with a female head of household and no husband present in 1970 was 7.5 million, while in 1990 it was 12.6 million—an increase of just over 5 million. The increase in the number of persons in female householder families, thus, actually more than accounts for the increase in the number of all persons in all families in poverty during that period.

Table 7

Poverty status of persons in all families and in female householder families, 1966-90
(numbers in thousands, as of March of the following year)

Year	Persons in all families			Persons in families with female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent
1990	210,967	25,232	12.0	33,795	12,578	37.2
1989	209,515	24,066	11.5	32,525	11,668	35.9
1988	208,056	24,048	11.6	32,164	11,972	37.2
1987	206,877	24,725	12.0	31,893	12,148	38.1
1986	205,459	24,754	12.0	31,152	11,944	38.3
1985	203,963	25,729	12.6	30,878	11,600	37.6
1984	202,288	26,458	13.1	30,844	11,831	38.4
1983	201,338	27,933	13.9	30,049	12,072	40.2
1982	200,385	27,349	13.6	28,834	11,701	40.6
1981	198,541	24,850	12.5	28,587	11,051	38.7
1980	196,963	22,601	11.5	27,565	10,120	36.7
1979	195,860	19,964	10.2	26,927	9,400	34.9
1978	191,071	19,062	10.0	26,032	9,269	35.6
1977	190,757	19,505	10.2	25,404	9,205	36.2
1976	190,844	19,632	10.3	24,204	9,029	37.3
1975	190,630	20,789	10.9	23,580	8,846	37.5
1974	190,436	18,817	9.9	23,165	8,462	36.5
1973	189,361	18,299	9.7	21,823	8,178	37.5
1972	189,193	19,577	10.3	21,264	8,114	38.2
1971	188,242	20,405	10.8	20,153	7,797	38.7
1970	186,692	20,330	10.9	19,673	7,503	38.1
1969	184,891	19,175	10.4	17,995	6,879	38.2
1968	183,825	20,695	11.3	18,048	6,990	38.7
1967	182,558	22,771	12.5	17,788	6,898	38.8
1966	181,117	23,809	13.1	17,240	6,861	39.8

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 2.

The overall poverty rate for all families in 1990 was 10.7 percent (Table 8). Married-couple families had a poverty rate of 5.7 percent, while the poverty rate for families with a female householder was 33.4 percent. Only 17 percent of all families, but 53 percent of all poor families, were headed by a female with husband absent. Nearly all the poor families headed by females without a husband present had children under 18: of 3.8 million such families, 3.4 million had children. Among the female householder families with children the poverty rate was 44.5 percent.

Table 8

Families below poverty level and poverty rate, by type of family, 1966-90
(numbers in thousands, as of March of the following year)

Year	Number of poor families	Poverty rate	Female householder families (spouse absent)		Married-couple families		Families with female householder as a percent of...		
			Number poor	Poverty rate	Number poor	Poverty rate	All poor	All nonpoor	All families
1990	7,098	10.7	3,768	33.4	2,981	5.7	53.1	12.7	17.0
1989	6,784	10.3	3,504	32.2	2,931	5.6	51.7	12.5	16.5
1988	6,874	10.4	3,642	33.4	2,897	5.6	53.0	12.3	16.5
1987	7,005	10.7	3,654	34.2	3,011	5.8	52.2	12.1	16.4
1986	7,023	10.9	3,613	34.6	3,123	6.1	51.4	11.9	16.2
1985	7,223	11.4	3,474	34.0	3,438	6.7	48.1	12.0	16.1
1984	7,277	11.6	3,498	34.5	3,488	6.9	48.1	12.0	16.2
1983	7,647	12.3	3,564	36.0	3,815	7.6	46.6	11.6	16.0
1982	7,512	12.2	3,434	36.3	3,789	7.6	45.7	11.2	15.4
1981	6,851	11.2	3,252	34.6	3,394	6.8	47.5	11.4	15.4
1980	6,217	10.3	2,972	32.7	3,032	6.2	47.8	11.3	15.1
1979	5,461	9.2	2,645	30.4	2,640	5.4	48.4	11.2	14.6
1978	5,280	9.1	2,654	31.4	2,474	5.2	50.3	11.1	14.6
1977	5,311	9.3	2,610	31.7	2,524	5.3	49.1	10.8	14.4
1976	5,311	9.4	2,543	33.0	2,606	5.5	47.9	10.1	13.6
1975	5,450	9.7	2,430	32.5	2,904	6.1	44.6	9.9	13.3
1974	4,922	8.8	2,324	32.1	2,474	5.3	47.2	9.7	13.0
1973	4,828	8.8	2,193	32.2	2,482	5.3	45.4	9.2	12.4
1972	5,075	9.3	2,158	32.7	NA	NA	42.5	9.0	12.2
1971	5,303	10.0	2,100	33.9	NA	NA	39.6	8.5	11.6
1970	5,260	10.1	1,952	32.5	NA	NA	37.1	8.6	11.5
1969	5,008	9.7	1,827	32.7	NA	NA	36.5	8.2	10.8
1968	5,047	10.0	1,755	32.3	NA	NA	34.8	8.0	10.7
1967	5,667	11.4	1,774	33.3	NA	NA	31.3	8.0	10.6
1966	5,784	11.8	1,721	33.1	NA	NA	29.8	7.9	10.5

NA=not available

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990, 1991*, Table C and Table 4

The problems posed by female householder families in poverty is particularly acute among blacks. Of the 5.1 million black families with children in the United States in 1990, 2.7 million of them (53.2 percent) were female households with no husband present (Table 9). Among these female households, 1.5 million (56.1 percent) were below the poverty level. These families make up 44.2 percent of the 3.4 million poor female householder families with children and no husband present.

The rate of poverty among female householder families of Hispanic-origin with children was slightly higher (58.2 percent), but included only 536,000 families. Of a total of 3.5 million Hispanic-origin families with children, only 26.3 percent (921,000) were headed by a female with no husband present. Among whites, only 17.0 percent of families with children had a female householder with an absent spouse.

Table 9

Poverty status of families by type of family, presence of related children, race, and Hispanic origin, 1990
(numbers in thousands, as of March of the following year)

Race and presence of children	All families			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent
With and without children under 18 years						
All races	66,322	7,098	10.7	11,268	3,768	33.4
White	56,803	4,622	8.1	7,512	2,010	26.8
Black	7,471	2,193	29.3	3,430	1,648	48.1
Hispanic origin[1]	4,981	1,244	25.0	1,186	573	48.3
With children under 18 years						
All races	34,503	5,676	16.4	7,707	3,426	44.5
White	28,117	3,553	12.6	4,786	1,814	37.9
Black	5,069	1,887	37.2	2,698	1,513	56.1
Hispanic origin[1]	3,497	1,085	31.0	921	536	58.2

[1] Persons of Hispanic origin may be of any race.
Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 4.

Table 10

Poverty status by household relationship, sex and race, 1990
(numbers in thousands, as of March of the following year)

Characteristic	All races			White			Black			Hispanic origin[1]		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total
Persons in married-couple families												
Both sexes	169,092	11,637	6.9	149,518	9,052	6.1	13,019	1,866	14.3	13,817	2,754	19.9
Male	86,099	5,932	6.9	76,263	4,622	6.1	6,615	950	14.4	7,058	1,423	20.2
Female	82,993	5,704	6.9	73,254	4,430	6.0	6,404	916	14.3	6,759	1,331	19.7
Persons in married-couple families with related children under 18												
Both sexes	106,241	9,420	8.9	91,962	7,294	7.9	9,271	1,486	16.0	11,081	2,507	22.6
Male	53,853	4,812	8.9	46,720	3,735	8.0	4,640	748	16.1	5,662	1,301	23.0
Female	52,389	4,608	8.8	45,242	3,559	7.9	4,631	739	15.9	5,420	1,206	22.3
Persons in families with female householder, no spouse present												
Both sexes	33,795	12,578	37.2	20,845	6,210	29.8	11,866	6,005	50.6	3,993	2,115	53.0
Persons in families with female householder, no spouse present, with related children under 18												
Both sexes	24,840	11,729	47.2	14,270	5,747	40.3	9,745	5,643	57.9	3,355.	2,028	60.4
Unrelated individual												
Both sexes	36,056	7,446	20.7	30,833	5,739	18.6	4,244	1,491	35.1	2,254	774	34.3

[1] Persons of Hispanic origin may be of any race.
Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 5.

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Marital status and the presence of children are both factors in poverty status. Poverty rates are lowest for both sexes and all races in married-couple households. Unrelated individuals and householders without spouses have higher, sometimes strikingly higher, poverty rates (Table 10).

The presence of children in a family causes poverty in the sense that the definition of the poverty line depends on the number of children. Closely allied to this is the notion that children cost money, which is true, and therefore they "cause" a large part of the incidence of poverty. Census Bureau statistics show that poverty rates are higher among families with children than comparable families with no children present; no other factor is more powerful in explaining poverty. Children do not appear to be an overwhelming factor in poverty, however, as long as both the wife and husband are present in the household.

Elderly Women

Another locus of the feminization of poverty is elderly women (Table 11). There were 9.0 million married-couple households in 1990 in which the head of the family was 65 years or older. Among these families, the poverty rate was 5.0 percent. Among the elderly who are unrelated individuals (not living in a family unit), the situation is very different. Unrelated males 65 years and older had a poverty rate of 17.3 percent; unrelated females in that age group had a rate of 26.9 percent. In itself, the poverty rates would lead us to expect a disproportionately high number of elderly poor women compared with men. In addition, however, there are more than three times as many unrelated elderly females, poor and nonpoor, as males. In 1990 there were 7.7 million unrelated elderly females but only 2.3 million males. The numbers in poverty were 2.1 million females, compared with 397,000 males. Thus, there are more than five times as many poor, unrelated, elderly females as there are males. "Elder poverty" is very much a woman's problem, and an important ingredient in the feminization of poverty.

Table 11

Poverty status by household relationship, persons 65 years and older, 1990
(numbers in thousands, as of March of the following year)

Characteristic	Total	Below poverty level	
		Number	Percent of total
All persons			
Male	12,547	959	7.6
Female	17,546	2,699	15.4
Persons in families			
Male	10,239	558	5.4
Female	9,799	614	6.3
Persons in married-couple families			
Male	9,499	500	5.3
Female	7,547	365	4.8
Unrelated individuals			
Male	2,294	397	17.3
Female	7,737	2,082	26.9

Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990, 1991*, Table 5.

A total of 14.7 million persons are in poor, female householder families with no spouse present or are poor, unrelated individual female elderly. This was 43.7 percent of all persons in poverty in the United States in 1990, despite the fact that the total of all persons in female householder families without husbands and all unrelated individual female elderly is only 16.7 percent of the total population of the United States.

A distinction can be drawn between these two groups—the husbandless female householder and the elderly—with regard to the severity of the poverty in which they live. Of the 2.1 million unrelated elderly females who are below the poverty level, only 13.5 percent have incomes below half the poverty level (Table 12). In contrast, of the 3.8 million poor female householders whose spouses are absent, 1.8 million (48.0 percent) have incomes that are less than half the poverty level. Elderly unrelated females also are more nearly at the margin of poverty than are married-couple families. There were 11.6 million persons in married-couple families below the poverty level, and 27.6 percent of them were below half the poverty level. The poverty of female householders with absent spouses is more severe than that of peer married-couple families and strikingly deeper than the poverty of unrelated elderly females.

Table 12

Ratio of income to poverty level by household relationship, age, and sex, 1990
(numbers in thousands, as of March of the following year)

Characteristic	Total	Under 0.5		Under 1.0	
		Number	Percent of total	Number	Percent of total
All persons, both sexes					
Total	248,644	12,914	5.2	33,585	13.5
Married-couple families	169,092	3,207	1.9	11,637	6.9
Families with female householder, no spouse present	33,795	6,136	18.2	12,578	37.2
All persons 65 years and over					
Total	30,093	618	2.1	3,658	12.2
Male	12,547	205	1.6	959	7.6
Female	17,546	414	2.4	2,699	15.4
Unrelated individuals, 65 years and over					
Total	10,031	351	3.5	2,479	24.7
Male	2,294	70	3.1	397	17.3
Female	7,737	281	3.6	2,082	26.9

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 6.

Table 13

Poverty status by selected characteristics of persons living in poverty areas,[1] 1990
(numbers in thousands, as of March of the following year)

Characteristic	Total all areas	Living in poverty areas			
				Below poverty level	
		Number	Percent of total	Number	Percent
All persons					
Total	248,644	37,679	15.2	12,547	33.3
Male	121,073	18,087	14.9	5,331	29.5
Female	127,571	19,593	15.4	7,216	36.8
Families	210,967	31,278	14.8	10,082	32.2
Married-couple families	169,092	19,831	11.7	3,978	20.1
Female householders, no spouse present	11,268	2,957	26.2	1,617	54.7
Unrelated individuals 65 years and over					
Total	10,031	1,643	16.4	748	45.6
Male	2,294	427	18.6	141	33.1
Female	7,737	1,216	15.7	607	49.9

[1] Poverty areas or neighborhoods are defined as census tracts and minor civil divisions outside tracted areas with a poverty rate of 20 percent or more based on the 1980 census.
Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 9.

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Another notable distinction between the female householder families without husbands and the unrelated female elderly is the location of these groups. In the United States in 1990, 15.2 percent of the population lived in "poverty areas," defined as areas with a poverty rate of 20 percent or more (Table 13). Elderly unrelated females were similarly distributed: 15.7 percent of them lived in such areas. However, 26.2 percent of female householders with absent spouses were living in poverty areas.

Effects of Educational Attainment

Educational attainment is considered to be a bulwark against poverty. In fact, college graduates of all ages, sexes, and races have by far the lowest poverty rates. For example, consider the status of black women householders with no spouse present and with related children under 18: among those who hold a college degree the incidence of poverty is 21.4 percent; among those who have completed some college but do not hold a degree the incidence is 35.3 percent; for those who have a high school diploma but did not attend college the rate is 52.0 percent; and among those who did not finish high school the rate of poverty is 67.5 percent (see Table 14). Higher educational attainment is clearly associated with lower rates of poverty.

Even stronger reductions in the poverty rate are associated with being in a married-couple family. Black married women college graduates with minor children experience a poverty rate of 2.2 percent. Black married women who have minor children and who did not finish high school experience a poverty rate of 38.9 percent, which is certainly high but is comparable to the poverty rate of those who have gone to college but do not live with their husbands (35.3 percent). In every category, being a wife in a married-couple household is associated with a lower poverty rate.

Table 14

Poverty status by years of school completed, persons 25 years and older, by household relationship and race, 1990
(numbers in thousands, as of March of the following year)

	All races			White			Black			Hispanic origin[1]		
		Below poverty level			Below poverty level			Below poverty level			Below poverty level	
Characteristic	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
Wife in married couple families with related children under 18 years												
All education levels	23,822	1,673	7.0	20,847	1,288	6.2	1,943	270	13.9	2,157	415	19.2
Did not complete high school	3,173	755	23.8	2,638	556	21.1	365	142	38.9	1,000	291	29.1
Completed high school, no college	9,991	648	6.5	8,860	530	6.0	800	86	10.8	708	96	13.5
Completed some college, not a graduate	5,286	187	3.5	4,667	147	3.2	449	35	7.7	274	17	6.4
Completed college	5,371	82	1.5	4,682	56	1.2	329	7	2.2	176	10	6.0
Female householders with related children under 18 years, no spouse present												
All education levels	6,863	2,757	40.2	4,292	1,436	33.5	2,366	1,236	52.2	816	447	54.8
Did not complete high school	1,871	1,180	63.1	1,052	640	60.8	762	514	67.5	466	308	66.2
Completed high school, no college	2,958	1,120	37.9	1,836	548	29.8	1,033	537	52.0	231	96	41.7
Completed some college, not a graduate	1,319	370	28.1	840	191	22.7	444	157	35.3	85	36	42.8
Completed college	715	86	12.1	564	58	10.2	127	27	21.4	35	6	([2])
Unrelated female householders												
All education levels	14,884	3,215	21.6	13,018	2,483	19.1	1,572	671	42.7	509	172	33.7
Did not complete high school	4,267	1,853	43.4	3,520	1,384	39.3	673	436	64.7	242	129	53.2
Completed high school, no college	5,032	915	18.2	4,544	742	16.3	423	161	38.0	134	31	22.7
Completed some college, not a graduate	2,553	297	11.6	2,246	231	10.3	248	54	21.6	61	6	([2])
Completed college	3,032	150	4.9	2,707	125	4.6	228	21	9.0	71	6	([2])

[1] Persons of Hispanic origin may be of any race.

[2] Because the base for summary percentage calculation is less than 75,000, the standard of error is too large to permit a reliable estimate.

Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 11.

Table 15

Poverty status by work experience during year by household relationship of civilians 16 to 64, 1990
(numbers in thousands, as of March of the following year)

	Worked during year						Did not work during year		
	Year round full time			Not year round full time					
		Below poverty level			Below poverty level			Below poverty level	
Characteristic	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
All persons									
Male	47,400	1,201	2.5	20,909	2,784	13.3	9,413	2,878	30.6
Female	31,175	815	2.6	28,175	3,702	13.1	22,081	6,162	27.9
Wives in married-couple families	17,199	228	1.3	15,193	725	4.8	12,852	1,691	13.2
Wives in married-couple families with related children under 18 years	8,523	174	2.0	9,653	571	5.9	7,023	1,229	17.5
Female householders in families, no spouse present	4,372	301	6.9	2,780	1,324	47.6	2,621	1,944	74.2
Female householders, no spouse present, with related children under 18 years	3,054	279	9.1	2,257	1,264	56.0	2,132	1,798	84.3
Unrelated female householders	4,876	103	2.1	2,066	521	25.2	1,384	850	61.5

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, 1991, Table 14.

Significant female poverty problems have come from pregnancies among teenage girls who then drop out of high school. Census statistics provide some basis for this theory. Increasing levels of educational attainment clearly work to ameliorate poverty. Among female householders over 25 with minor children but no husband present, the poverty rate is 12.1 percent if they have completed college (Table 14). Those in the same age group who did not complete high school have a poverty rate of 63.1 percent.

Poverty impacts similarly upon women of various racial groups who have not completed high school and who also experience similar family situations. Among female householders who have not completed high school, the rate of poverty for blacks over age 25 with minor children and without a husband present is higher but not much higher than for whites—67.5 percent compared with 60.8 percent—and only marginally higher than the rate for those of Hispanic origin, which is 66.2 percent. The absolute number of white female householders age 25 and older who have not completed high school, who have minor children but no husband present, and who live in poverty is higher than the number of black female householders who are similarly situated—640,000 compared with 514,000.

Effects of Work Experience

Women who work year round full time experience average poverty rates of less than 10 percent no matter how they are classified by family relationship. Of the 8.3 million unrelated female householders aged 16 to 64 in 1990, 4.9 million (58.6 percent) worked year round full time (Table 15). Among them the poverty rate was only 2.1 percent. There were 7.4 million female householders in families with minor children and no spouse. Of these, 3.1 million (41.0 percent) worked year round full time; the poverty rate for this group was 9.1 percent, about four times the rate for unrelated women householders. Women with children are less likely to work year round full time than are unrelated householders.

Among those who work, but do not work year round full time, unrelated female householders sustain poverty rates of 25.2 percent while female householders in families with minor children experience poverty rates of 56.0 percent, more than twice the rate of unrelated female householders.

Those who do not work at all experience substantially higher rates of poverty. Unrelated female householders have average rates of poverty of 61.5 percent while women in families with children and no spouse sustain poverty rates of 84.3 percent.

It appears that for women who are not in married-couple families, work experience is of signal importance in determining whether or not they are in poverty. But in all families, women with children have average poverty rates higher than those of women without children.

Women in married-couple families have very low rates of poverty—under 10 percent—if they work at all, regardless of whether or not there are children in the home. Even for women who do not work at all, average poverty rates are below 20 percent. ◊

~ NOTES ~

[1] *James P. Smith, and Michael P. Ward, Women's Wages and Work in the Twentieth Century*, prepared for the National Institute of Child Health and Human Development by Rand Corporation, Santa Monica, CA, October 1984.

[2] *Ibid.*, pp. vi, vii.

[3] *Ibid.*, pp. x, xi, xii, xiii, xiv, xxi.

[4] Anil Bamezai, *Rising Earnings Disparity and Technological Change*, dissertation, Rand Corporation Graduate School, Santa Monica, CA, December 1989.

[5] Elaine Sorensen, *Gender and Racial Pay Gaps in the 1980's: Accounting for Different Trends*, prepared for the Women's Bureau by the Urban Institute, Washington, DC, October 1991.

[6] Data on earnings are from U.S. Department of Labor, Bureau of Labor Statistics, unpublished tables and *Employment and Earnings*, January issues, and from U.S. Department of Commerce, Bureau of the Census, Series P-60, No. 180, *Money Income of Households, Families, and Persons in the United States: 1991*, U.S. Government Printing Office, Washington, DC. Data on income are from the U.S. Department of Commerce, Bureau of the Census, Series P-60, No. 180, cited.

4

Minority Women Workers

Highlights

- There were 1.5 million more employed black, or African American, women in 1991 than in 1980; the increase for Hispanic women was 1.2 million.
- Between 1980 and 1991 the median earnings for black women who worked 50 weeks or more increased by 75 percent.
- Hispanic women have accounted for 13 percent of the increase in total female employment between 1980 and 1990.
- Four out of five employed black women in 1991 had completed at least 4 years of high school.
- The median earnings of Hispanic women who worked full time year round increased 68 percent between 1980 and 1991.
- Among racial/ethnic groups, more than half of their female populations are working or seeking work. Labor force participation rates in 1991 were 57 percent for black women, 52 percent for Hispanic women, 56 percent for Asian and Pacific Islander women, and nearly 55 percent (in 1990) for American Indian, Eskimo, and Aleut women. The rate for white women was slightly over 57 percent in 1991.

~ 4 ~

MINORITY WOMEN WORKERS

~ BLACK (AFRICAN AMERICAN) WOMEN ~

Population and Labor Force Presence

Between 1980 and 1991 the number of black women age 16 and older in the United States grew from 9.9 million to 11.9 million—a 20.4 percent increase. The largest portion of this increase (871,000) was in the 35-to-44 age group (part of baby boom generation born between 1946 and 1964). Black female teenagers (age 16-19), like others in this age group, experienced a population decline; the decrease amounted to 122,000 over the 11-year period.

As the adult population of black women increased over the decade, so did the labor force participation of these women. In fact, labor force participation rose dramatically for black women between 1980 and 1991. The 29 percent labor force increase registered by black women since 1980 averages to a numerical increase of 140,000 workers annually. The participation rate for black women rose from 53.1 percent in 1980 to 57.0 percent in 1991. In terms of numbers, there were 6.8 million black women in the labor force in 1991, and the number is projected to rise to 9.1 million by the year 2005.

Historically, black women in the United States have had higher labor force participation rates than white women or women of Hispanic origin. For white women, however, this disparity has ended. In 1991 white women's participation rate of 57.4 percent overtook the 57.0 rate of black women. Hispanic women's 1991 participation rate was 52.3 percent.

Employment and Unemployment

One of the most impressive gains made by black women has been their employment increase. Between 1980 and 1991, approximately 1.5 million found work. In 1980 they represented 48 percent of total black employment; by 1987 black women accounted for a record 50 percent and have been the major segment of total black employment in every year since.

The unemployment rate for black women 16 years of age and over was 11.9 percent in 1991. As in the case for all women, the unemployment rate for black women tends to decrease with age. Collectively, black women between the ages of 45 and 64 had an unemployment rate of 5.4 percent in 1991—which was lower than the 1991 unemployment rate of 6.3 percent for all women. Younger black women experienced much higher unemployment rates throughout the 1980's and into the 1990's (see Table 1).

Table 1
Unemployment rates of black women by age,
selected years, 1980-91

Year	Total	16-19	20-24	25-34	35-44	45-54	55-64
1980	14.0	39.8	23.5	13.2	8.2	6.4	4.5
1984	15.4	42.6	25.6	15.4	9.4	8.6	5.9
1988	11.7	32.0	19.8	12.7	7.4	5.6	4.3
1991	11.9	36.1	20.7	13.4	7.6	6.2	3.8

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1992 and *Handbook of Labor Statistics*, August 1989.

Unemployment among black teenage women has been at record highs throughout the past decade. Reflecting the economic slowdowns during the early 1980's, the unemployment rate for these young women soared to 48.2 percent (1983); it declined to 36.1 percent by 1991.

Nonparticipants in the Labor Force

Five million black women of working age (16 years and older) were not labor force participants in 1991—neither working nor looking for work. Of these women, 2.7 million were engaged in housework, 752,000 were going to school, 389,000 were retired or unable to work because of long-term physical or mental illness, and 1.2 million had other reasons for not working, such as being too old, voluntary idleness, being a seasonal worker, or not looking for a job because they believed that no jobs were available for which they could qualify.

The number of black women not in the labor force was fairly constant throughout the eighties, averaging 4.7 million, but the number climbed slightly in 1990 and 1991. (See Table 2.)

Table 2
Employment status of the civilian noninstitutional population of black women, 1980-91
(numbers in thousands)

Year	Civilian noninstitutional population	In the labor force		Employed	Unemployed		Not in labor force
		Number	Percent		Number	Percent	
1980	9,880	5,253	53.1	4,515	738	14.0	4,627
1981	10,102	5,401	53.5	4,561	840	15.6	4,701
1982	10,300	5,527	53.7	4,552	975	17.6	4,773
1983	10,477	5,681	54.2	4,622	1,059	18.6	4,796
1984	10,694	5,907	55.2	4,995	911	15.4	4,787
1985	10,873	6,144	56.5	5,231	913	14.9	4,729
1986	11,033	6,281	56.9	5,386	894	14.2	4,752
1987	11,224	6,507	58.0	5,648	858	13.2	4,717
1988	11,402	6,609	58.0	5,834	776	11.7	4,793
1989	11,582	6,796	58.7	6,025	772	11.4	4,786
1990	11,733	6,785	57.8	6,051	734	10.8	4,948
1991	11,898	6,788	57.0	5,983	805	11.9	5,110

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1990, 1991 and 1992 and *Handbook of Labor Statistics*, August 1989.

Educational Attainment

Education plays an important role in determining black women's attachment to the labor force. Predictably, the more years of schooling, the higher the labor force participation rate. Black women with 8 years or less of schooling participated in the work force at the rate of 19.0 percent in 1991. For those who have completed only high school, the rate more than tripled to 65.2 percent. After 4 years or more of college, the rate rose to 82.4 percent. Black women who have reached the upper levels of education participate in the labor force more readily than similarly educated white women; in fact, black women with 1 to 3 years of college participated at a greater rate than white women with 4 or more years of college (75.1 percent and 74.4 percent, respectively). The median years of school completed by black women in the labor force was 12.7 years in 1990.

Employment statistics demonstrate that black women who complete high school tend to avoid the undesirable consequences of dropping out of school. High school dropouts—those persons who have completed less than 4 years of high school—experience higher rates of unemployment, earn much lower wages, and have longer periods of joblessness than those who complete high school or college. The economic consequences of dropping out of high school usually persist throughout the working life of the individual. Of the 10.6 million women between the ages of 25 and 64 who lacked a high school diploma in 1991, 18.7 percent, or 2.0 million, were black. Four out of five employed black women in 1991 had completed at least 4 years of high school (see Table 3).

The median age for employed black women who did not complete high school ranged from 53 years for those with less than 5 years of schooling to 39 years for those with 1 to 3 years of high school. For employed black women who were high school graduates, the median age was 34.5 years; for those who had completed 4 or more years of college, the median age was 36.9 years.

Occupations

An increasing number of black women are entering the high-paying, career-oriented managerial and professional specialty occupations, as well as the more traditional jobs in the technical, sales, and administrative support areas. These two major occupational groups have recorded the highest gains in black female employment in recent years and accounted for four-fifths of the increase in black female employment from 1986 through 1991.

Between 1983 and 1991, thousands of black women found work in a variety of occupations. Their numbers added: 159,000 retail and personal sales workers; 72,000 secretaries; 39,000 social workers; 38,000 accountants and auditors; 27,000 registered nurses; 17,000 police and detectives; 10,000 real estate sales persons; 10,000 computer systems analysts; 7,000 teachers at colleges and universities; 6,000 engineers; 5,000 editors and reporters; 4,000 lawyers; 2,000 painters, construction, and maintenance workers; and 1,000 carpenters.

Many black women are exploring the world of business by becoming entrepreneurs. They owned 3.8 percent (158,278) of the 4.1 million women-owned sole proprietorships in the United States in 1987. Businesses owned by black women are likely to be in services (53 percent) and retail trade (29 percent).

Table 3
Employment of black women age 16 years and older, by age and years of school completed, 1991
(numbers in thousands)

Age	Total	8 years or less of school	1-3 years of high school	4 years of high school	1-3 years of college	4 or more years of college
16 and older	5,994	228	758	2,606	1,438	964
16 to 19	231	6	103	98	24	0
20 to 24	639	5	47	321	211	55
25 to 34	1,815	15	144	790	533	334
35 to 44	1,688	32	164	743	406	342
45 to 54	987	55	157	429	188	158
55 to 64	503	78	112	185	65	62
65 and older	132	37	31	40	11	14

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from the Current Population Survey, 1991 annual averages.

Despite numerous employment gains in a variety of occupations, black women continue to be underrepresented in the skilled trades—mechanics, repairers, construction trades, and precision production occupations. Black women accounted for less than 1 percent of all skilled trade workers during the 1980's. By the end of 1991 there were 130,000 black women workers in the skilled trades compared with 97,000 in 1983. These women are most often working as electrical and electronic equipment assemblers, butchers, meat cutters, or dressmakers.

There have also been some declines for black women employed in certain occupations between 1983 and 1991. The decreases in their numbers are: 105,000 private household workers (launderers, ironers, cooks, cleaners, and servants); 24,000 typists; 10,000 licensed practical nurses; 6,000 file/record clerks; and 5,000 librarians, archivists, and curators. The decline in typists and file/record clerks reflects the use of more highly technical office equipment throughout the Nation. According to projections made by the Bureau of Labor Statistics, these and other administrative support and clerical occupations, such as duplicating and mail machine operators, will decline throughout the 1990's.

The 10 leading occupations for black women in 1991 were: retail and personal sales workers; nursing aides, orderlies, and attendants; secretaries; cashiers; cooks, except short order; maids, building service; janitors and cleaners, building service; textile sewing machine operators; elementary school teachers; registered nurses; and private household cleaners and servants. These jobs accounted for nearly 40 percent of total female black employment. With the exception of elementary school teachers and registered nurses, these occupations generally offer low pay, require little training and few skills, demand little work experience, and offer very limited opportunity for advancement.

Earnings

Median earnings for black women who worked 50 weeks or more in 1991 were $18,720, a 75-percent increase from the 1980 figure of $10,672 (see Table 4). Adjusted for price change, black women's earnings were somewhat ahead of the rise in prices.

Black women, however, accounted for only 5.3 percent of all women employed in 1991 in some of the high-paying occupations: lawyers, engineers, mathematical and computer scientists, teachers in colleges and universities, managers in health and medicine, registered nurses, education administrators, physicians, computer programmers, and educational and vocational counselors. The 1991 median weekly earnings for women working full time in these jobs ranged from $595 to $821.

Table 4
Total money earnings of year-round, full-time black women workers, 1980-91

Year	Median earnings	In 1990 dollars
1980	$10,672	$16,948
1981	11,199	16,245
1982	12,132	16,586
1983	12,690	16,652
1984	13,720	17,259
1985	14,308	17,380
1986	14,734	17,571
1987	16,002	18,411
1988	16,538	18,271
1989	17,389	18,329
1990	18,040	18,040
1991	18,720	17,964

Source: U.S. Department of Commerce, Bureau of the Census, *Money Income of Households, Families, and Persons in the United States: 1980-1986, Money Income and Poverty Status in the United States: 1988-89, and Money Income of Households, Families, and Persons in the United States: 1990 and 1991.*

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~ HISPANIC WOMEN ~

Population

The population of women of Hispanic origin has risen dramatically in the United States. The number of Hispanic women 16 and older rose from 4.9 million in 1980 to 7.4 million in 1991, a 52-percent increase. The largest subgroup was women of Mexican origin (4.3 million), followed by 926,000 women of Puerto Rican origin, and 435,000 women of Cuban origin (see Table 5). The remaining 1.7 million were of other Spanish descent. According to the Bureau of the Census, those of other Spanish descent are individuals who are from Spain or who identify themselves generally as Spanish, Spanish-American, Hispano, and Latino.

Table 5

Hispanic women age 16 years and older in the labor force, 1991 annual averages (numbers in thousands)

	All Hispanic women	Mexican -origin women	Puerto Rican-origin women	Cuban-origin women
Civilian Noninstitutional population	7,442	4,310	926	435
Civilian labor force	3,890	2,220	425	229
Percentage of population	52.3	51.5	45.9	52.8
Employed	3,521	1,997	380	210
Unemployed	368	223	46	20
Unemployment rate	9.5	10.0	10.7	8.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1992.

The fertility rate of Hispanic women in 1988 was significantly higher than that of women not of Hispanic origin—94 total births per 1,000 women 18 to 44 years old compared with 67.5 per 1,000 women, respectively. This high fertility rate stems partly from the fact that 71 percent of the noninstitutional population of Hispanic women are between the primary childbearing ages of 16 and 44. Therefore, the overall Hispanic population is expected to continue to grow at a rapid rate.

In March 1988 the median age of Hispanic women in the United States was only 26.1 years. Overall, Hispanic women are younger than black and white women, whose median ages are 28.5 and 31.2, respectively. Cuban women are the only exception, with a median age rapidly approaching 40 years (39.0 years). This higher median age reflects an aging Cuban population, lower childbirth rates, and the fact that there has been little immigration of Cubans to the United States in recent years.

Labor Force Participation

In 1991 there were 3.9 million Hispanic women in the civilian labor force of the United States. Of this 3.9 million, 57.1 percent were of Mexican origin, 10.9 percent were of Puerto Rican origin, 5.9 percent were of Cuban origin, and 26.1 percent were of other Hispanic origin. Hispanic women reached a milestone in 1986 when, for the first time, their labor force participation rate reached 50 percent; that is, half of all Hispanic women 16 years of age and older in the population were working or looking for work.

The Bureau of Labor Statistics has projected that the number of Hispanic women in the labor force will increase to 6 million by the year 2000 and reach approximately 7 million by 2005.

Employment and Unemployment

Between 1980 and 1991, Hispanic women increased their employment by 69 percent—from 2.3 million to 3.5 million. Although they accounted for only 7.5 percent of the total female noninstitutional population in 1991, they have accounted for 12.9 percent of the increase in total female employment since 1980.

Unemployment for Hispanic women has continued to follow a constant pattern—higher than that of white women but lower than that of black women. The unemployment rate for Hispanic women in 1991 was 9.5 percent; it was 5.5 percent for white women and 11.9 percent for black women (see Table 6).

In 1991 Cuban-origin women continued to have the lowest unemployment rate among Hispanic women—8.6 percent, while Mexican-origin women had a rate of 10.0 percent. Women of Puerto Rican-origin had the highest unemployment rate among all Hispanic-origin women—10.7 percent in 1991.

Educational Attainment

Of the 3.5 million Hispanic-origin women in the labor force in March 1988, 34 percent had completed less than 4 years of high school; 37 percent had completed high school; and 29 percent had completed 1 or more years of college. Although the median school years completed for Hispanic women in the labor force was 12.4 years, 1.2 million had not completed high school—1 out of every 3 labor force participants.

Of all employed Hispanic-origin women in March 1988, 37 percent had 4 years of high school as their highest level of educational attainment, and only 11 percent had completed 4 years of college or more. Median school years completed for employed Hispanic-origin women was 12.5 years.

Table 6

Unemployment rates of women, by race and Hispanic origin, selected years, 1980-91

Year	Hispanic	White	Black
1980	10.7	6.5	14.0
1982	14.1	8.3	17.6
1984	11.1	6.5	15.4
1986	10.8	6.1	14.2
1988	8.3	4.7	11.7
1990	8.3	4.6	10.8
1991	9.5	5.5	11.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*, August 1990 and *Employment and Earnings*, January 1981, 1983, 1985, 1989, and 1992.

Occupations

In 1991, 3.5 million Hispanic women were jobholders. The largest proportion of women were concentrated in technical, sales, and administrative support occupations (see Table 7). Women in these occupations were employed mostly as retail and personal salespersons, secretaries, cashiers, information clerks, bookkeepers, and receptionists.

Compared with women of other races, Hispanic-origin women are overrepresented in the service occupations, as well as the operator, fabricator, and laborer occupations. In service jobs, they are most frequently employed as maids, private household cleaners and servants; janitors and cleaners; nursing aides, orderlies, and attendants; cooks, except short order; and child care workers. As operators, fabricators, and laborers, they are almost exclusively working as textile sewing machine operators, with a small number of assemblers and packaging/filling machine operators. The Bureau of Labor Statistics has predicted that most of these occupations will grow slowly or decline between now and the year 2005.

When employed as precision production, craft, and repair workers, most Hispanic-origin women work as electronic equipment assemblers, dressmakers, butchers, meat cutters, and bakers.

Earnings

The 1991 total median earnings for Hispanic women who worked year round and full time was $16,244—a 68 percent increase from the 1980 figure of $9,679. Despite this rise in median earnings, Hispanic women continue to earn less than their black and white counterparts. Comparing year-round full-time median earnings, black women earn 14 percent more and white women earn 22 percent more than Hispanic women.

Table 7

Occupations of employed women, by Hispanic origin, March 1991
(percent distribution)

	All women	All Hispanic women	Mexican-origin women	Puerto Rican-origin women	Cuban-origin women
Total	100.0	100.0	100.0	100.0	100.0
Managerial and professional specialty	27.2	15.8	14.1	21.6	20.0
Technical, sales, and administrative support	44.1	39.8	38.9	47.2	50.0
Service	17.6	26.2	26.9	16.0	16.5
Precision production, craft, and repair	2.2	3.0	3.2	2.3	2.6
Operators, fabricators, and laborers	8.1	14.0	14.9	12.2	11.7
Farming, fishing, and forestry	0.9	1.2	2.0	0.5	—

Source: U.S. Department of Commerce, Bureau of the Census, *The Hispanic Population in the United States*, March 1991.

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~ ASIAN AND PACIFIC ISLANDER WOMEN ~

Population

The Asian and Pacific Islander population is not a homogeneous group. Rather, it is comprised of many groups who differ in language, culture, and recency of immigration. Some of the Asian groups, such as the Chinese and Japanese, have been in the United States for several generations. Others, such as Hmong, Vietnamese, Laotians, and Cambodians, are comparatively recent immigrants. Asians make up 95 percent of the total Asian and Pacific Islander population.

According to the Current Population Survey, in March 1991 the Asian and Pacific Islander population in the United States was a little over 7 million or about 3 percent of the total population. Thirty percent of the Asians and Pacific Islanders were under 18 years of age and 7 percent were 65 years and over. The median age of the Asians and Pacific Islanders was 30.4 years.

Within the Asian and Pacific Islander population, the age distribution differs by sex. A larger proportion of males (33.0 percent) than females (27.9 percent) were under 18 years of age in March 1991. At the upper end of the age scale, there was little difference between the proportions for women and men: 7.6 percent of females and 7.0 percent of males were 65 years of age and older. The median age of 31.8 years for Asian and Pacific Islander women in 1991 was slightly higher than the 29.0 years for men. The higher median age of women reflects, in part, the longer life expectancy of women.

Labor Force Participation

In March 1991, 3.3 million Asians and Pacific Islanders 16 years old and over were in the civilian labor force. Of these, 3.1 million were employed and less than 210,000 were unemployed. Asians and Pacific Islanders made up 2.6 percent of the total U.S. civilian labor force, 2.7 percent of employed persons, and 2.3 percent of all unemployed persons.

The labor force participation rate of 56 percent for Asian and Pacific Islander women was below the rate for all women, which was slightly over 57 percent. Asian and Pacific Islander men were somewhat less likely to be in the labor force (72 percent) than were all men (76 percent).

Educational Attainment

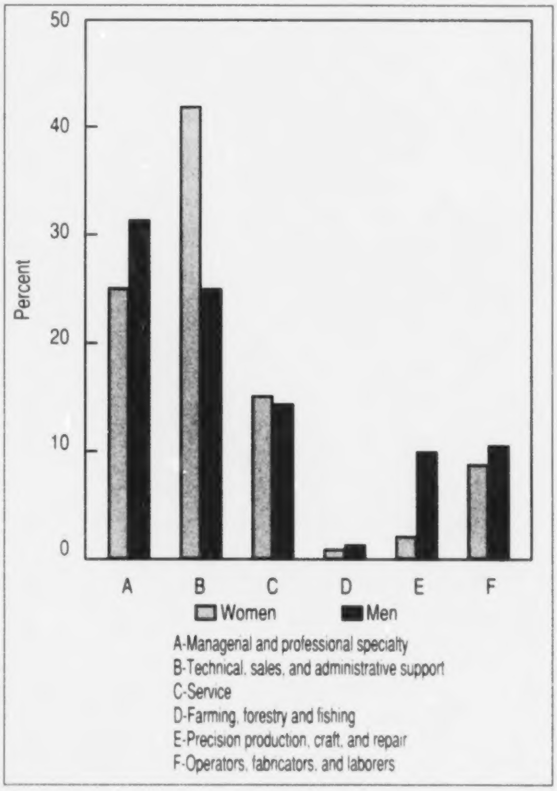
Analyses of past census data show that the educational attainment of Asians and Pacific Islanders in the United States has been high. The 1991 Current Population Survey suggests that educational attainment continues to be high in the Asian and Pacific Islander community. In 1991, 82 percent of all Asians and Pacific Islanders 25 years old and over had completed 4 years of high school or more and 39 percent had completed 4 or more years of college. The proportions of Asians and Pacific Islanders who completed high school and college were larger than those for all U.S. citizens. A fact argued by O'Hare and Felt that "the past selective migration of the better educated people from the Asian countries and the Pacific Islands may help explain the high level of educational attainment among the Asian and Pacific Islander population."[1]

Occupations

Noticeable differences were evident in the occupational distribution of the employed Asian and Pacific Islander women and men. As depicted in Figure 1, a smaller proportion of women than men were employed in the managerial and professional specialty occupations (26 percent compared with 33 percent). However, the proportion of Asian and Pacific Islander women employed in technical, sales, and administrative support jobs (43 percent) was more than one and one-half times the proportion of men (26 percent) in these occupations. Conversely, the proportion of Asian and Pacific Islander men employed in precision production, craft, and repair jobs (10 percent) was twice that of the women (4 percent).

Figure 1

Occupational distribution of Asians and Pacific Islanders, by sex, March 1991



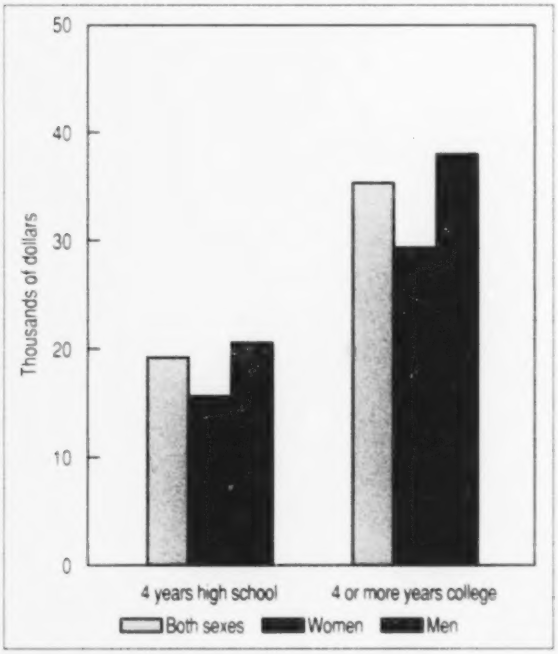
Source: U.S. Department of Commerce, Bureau of the Census, *The Asian and Pacific Islander Population in the United States: March 1991 and 1990*

The proportions of Asian and Pacific Islander women employed in several occupations were similar to the proportions of all women employed in those occupations: technical, sales, and administrative support (43 percent and 44 percent, respectively), managerial and professional specialty occupations (26 percent and 27 percent, respectively), and service occupations (about 17 percent each). There were relatively small differences among other occupations.

Earnings and Income

Census data show that a smaller proportion of Asian and Pacific Islander women than men with earnings worked year round and full time in 1990—58 percent of women compared with 73 percent of men. This differential was somewhat smaller than that between all women and men working year round and full time (51 percent versus 68 percent).

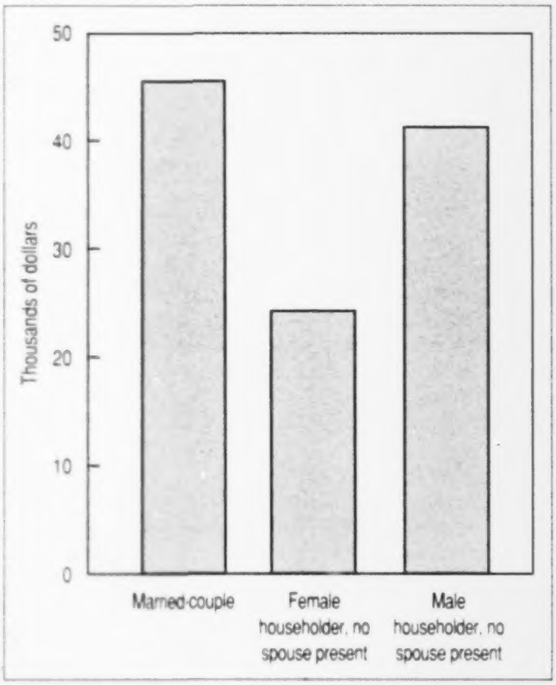
Figure 2
Median earnings of year-round full-time
Asian and Pacific Islander workers
25 years of age and over, by years of school completed, 1990



Source: U.S. Department of Commerce, Bureau of the Census, *The Asian and Pacific Islander Population in the United States: March 1991 and 1990.*

In 1990 Asian and Pacific Islander women who worked year round and full time had median annual earnings of $21,320, lower than the $26,760 for men. The earnings of Asian and Pacific Islander women working year round and full time represented 80 percent of their male counterparts' earnings. The earnings of all women ($19,822) represented 72 percent of the earnings of all men ($27,678).

Figure 3
Median income of Asian and Pacific Islander families,
by type of family, 1990



Source: U.S. Department of Commerce, Bureau of the Census, *The Asian and Pacific Islander Population in the United States: March 1990 and 1991.*

Earnings of year-round full-time workers by educational attainment are depicted in Figure 2. The median earnings for college educated Asian and Pacific Islander women were $29,150 in 1990, 72 percent higher than the $16,920 for women who had only a high school education. The corresponding earnings for Asian and Pacific Islander men with a college education were $37,550, about 78 percent higher than those for men who were high school graduates.

Among all working women, those who were college educated earned 67 percent more than women high school graduates—$28,992 versus $17,412. Among all working men who were college graduates, their earnings were 59 percent more than their high school counterparts—$41,131 versus $25,872.

The median income of all Asian and Pacific Islander families was $42,250 in March 1991. Median income differs by family type (see Figure 3). Asian and Pacific Islander married-couple families had a median income of $46,500; the male householder with no spouse present followed with a median of $41,740. Much like other racial and ethnic family types, Asian and Pacific Islander families maintained by females with no spouse present had a median family income less than one-half (49 percent) that of married-couple families—$22,590 compared with $46,500.

~ AMERICAN INDIAN, ESKIMO, AND ALEUT WOMEN ~

Labor Force Participation

In 1990, 391,420 American Indian, Eskimo, and Aleut women 16 years old and over were in the civilian labor force. They made up less than 1 percent of the total female civilian labor force—actually, only 0.69 percent. Their labor force participation rate of 54.7 percent was just slightly below that of white and black women; however, it was higher than that of Hispanic-origin women. (See Table 8.)

Employment and Unemployment

There were 340,042 employed and 51,378 unemployed American Indian, Eskimo, and Aleut women in 1990. Their unemployment rate of 13.1 percent was higher than that of any other female group and more than twice that of all women (5.4 percent). (See Table 9.)

Educational Attainment

Of the 1 million American Indian, Eskimo, and Aleut persons age 25 and over in the United States in 1990, 66 percent had a high school diploma or higher degree. Only 9 percent of this 1 million, however, had a bachelor's or higher degree. (See Table 10.)

Table 8
Labor force participation rates
of women age 16 and over, by race, 1990

Race	Participation rate
All women	57.5
Black	57.8
White	57.5
American Indian, Eskimo, and Aleut	54.7
Hispanic origin	53.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1991 and U.S. Department of Commerce, Bureau of the Census.

Table 9
Unemployment rates of women age 16 and over,
by race, 1990

Race	Unemployment rate
All women	5.4
White	4.6
Hispanic origin	8.3
Black	10.8
American Indian, Eskimo, and Aleut	13.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1991 and U.S. Department of Commerce, Bureau of the Census.

Table 10
Educational attainment of American Indian, Eskimo, and Aleut
persons 25 years and over, 1990

Level of education	Number of persons	Percent of total
Total	1,079,621	100.0
Less than 9th grade	151,214	14.0
9th to 12th grade, no diploma	220,900	20.5
High school graduate	313,783	29.1
Some college	224,300	20.8
Associate degree	68,921	6.4
Bachelor's degree	65,512	6.1
Graduate or professional degree	34,991	3.2

Source: U.S. Department of Commerce, Bureau of the Census.

~ MINORITY FAMILY HOUSEHOLDS ~

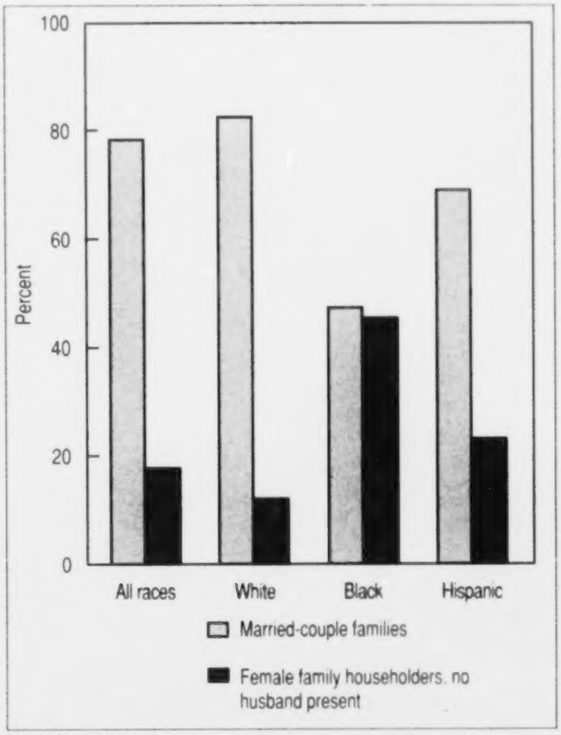
Between 1980 and 1991, the number of black families in the United States increased from 6.4 million to 7.5 million. There was a substantial increase in the number of families maintained by black women (38.8 percent, from 2.5 million to 3.5 million) and in those maintained by black men (40.4 percent, from 364,000 to 511,000). The largest group of black families—married couples—has remained at 3.5 million over that same period. (This diversification of family types is not a trend exclusive to black families—it transcends racial lines and spans the Nation. White and Hispanic-origin families followed the same basic pattern as black families, except they experienced increases in married-couple families—5.5 percent for white married-couple families and 44.7 percent for Hispanic married-couple families.)

According to the February 1992 Bureau of the Census report Household and Family Characteristics: March 1991:

- There are considerable race differentials in family composition. Married couples maintained 83 percent of the 56.8 million white family households in 1991, compared with 48 percent of the 7.4 million black family households. By contrast, female family householders (with and without children) whose husbands were not present maintained 13 percent of white households, versus 46 percent of black households.
- The proportion of female householder families has gone up among both blacks and whites compared with a decade or two ago, but the rates of increase have slowed dramatically since 1980. Among whites, the average annual rate of increase in the number of these families without husbands or fathers present has dropped from 3.9 percent per year during the decade of the 1970's to 2.0 percent per year since 1980. The corresponding rates among blacks were 6.1 percent per year between 1970 and 1980, falling to just 2.9 percent per year since then. Thus, while families maintained by females continue to increase, the pace of increase has slowed to a much more moderate rate.
- There were 1.5 million family households in 1991 that were maintained by persons in the Asian or Pacific Islander racial group. About 13 percent of these households were maintained by women alone, a proportion not significantly different from that for whites, but much lower than that for blacks.
- Married couples maintained about 69 percent of the 5.0 million Hispanic family households in 1991, down from 81 percent of the total in 1970. Among Hispanics, the proportion of families maintained by women alone (with and without children) rose from 15 percent in 1970 to 24 percent in 1991.[2] (See Figure 4 and Table 11.) ◊

(**Note:** See also Chapter 5, Women Business Owners; the section on "Minority Women Business Owners" includes data on black (African American), Hispanic-origin, Asian American, and American Indian/Alaska Native women.)

Figure 4
Percentage of family households by type, race, and Hispanic origin, 1991



Source: U.S. Department of Commerce, Bureau of the Census, *Household and Family Characteristics: March 1991*, Current Population Reports, Population Characteristics, Series P-20, no. 438, p. 8.

Table 11

Family households by type, race, and Hispanic origin of householder, 1991, 1980, 1970
(numbers in thousands)

Type of family	1991		1980		1970		Average annual percentage change	
	Number	Percent	Number	Percent	Number	Percent	1980-91	1970-80
ALL RACES								
Family households	66,322	100.0	59,550	100.0	51,456	100.0	1.0	1.5
Married-couple families	52,147	78.6	49,112	82.5	44,728	86.9	0.5	0.9
Male householder, no wife present	2,907	4.4	1,733	2.9	1,228	2.4	4.7	3.4
Female householder, no husband present	11,268	17.0	8,705	14.6	5,500	10.7	2.3	4.6
WHITE								
Family households	56,803	100.0	52,243	100.0	46,165	100.0	0.8	1.2
Married-couple families	47,014	82.8	44,751	85.7	41,029	88.9	0.4	0.9
Male householder, no wife present	2,276	4.0	1,441	2.8	1,038	2.2	4.2	3.3
Female householder, no husband present	7,512	13.2	6,052	11.6	4,099	8.9	2.0	3.9
BLACK								
Family households	7,471	100.0	6,184	100.0	4,856	100.0	1.7	2.4
Married-couple families	3,569	47.8	3,433	55.5	3,317	68.3	0.4	0.3
Male householder, no wife present	472	6.3	256	4.1	181	3.7	5.6	3.5
Female householder, no husband present	3,430	45.9	2,495	40.3	1,358	28.0	2.9	6.1
ASIAN AND PACIFIC ISLANDER[1]								
Family households	1,536	100.0	818	100.0	NA	NA	5.7	NA
Married-couple families	1,230	80.1	691	84.5	NA	NA	5.2	NA
Male householder, no wife present	112	7.3	39	4.8	NA	NA	9.6	NA
Female householder, no husband present	194	12.6	88	10.8	NA	NA	7.2	NA
HISPANIC[2]								
Family households	4,981	100.0	3,029	100.0	2,004	100.0	4.5	4.1
Married-couple families	3,454	69.3	2,282	75.3	1,615	80.6	3.8	3.5
Male householder, no wife present	342	6.9	138	4.6	82	4.1	8.3	5.2
Female householder, no husband present	1,186	23.8	610	20.1	307	15.3	6.0	6.9

[1] 1980 Data for Asian or Pacific Islander from *1980 Census of Population*, vol. I, Table 141.
[2] Persons of Hispanic origin may be of any race. 1970 Hispanic data from *1970 Census of Population*, vol. II, 4A, Table 6.
Source: U.S. Department of Commerce, Bureau of the Census, *Household and Family Characteristics: March 1991*, Current Population Report, Population Characteristics, Series P-20, No. 458, p. 7.

~ NOTES ~

[1] William O'Hare and Judy C. Felt, *Asian Americans: Fastest Growing Minority Group*, Population Reference Bureau, Bulletin No. 19, February 1991.

[2] U.S. Department of Commerce, Bureau of the Census, *Household and Family Characteristics: March 1991*.

5

Women Business Owners

Highlights

- Women-owned businesses contribute more than $350 billion in revenues to the national economy, according to estimates.
- Women are starting businesses at twice the rate of men. Between 1982 and 1987 the number of women-owned businesses increased by more than 57 percent, rising from 2.6 million to 4.1 million.
- Women-owned businesses increased in every major industrial category between 1982 and 1987. The nontraditional area of manufacturing showed a six-fold increase in receipts during the 5-year period.
- Women owned more than 94,000 firms in the construction industry in 1987—a 60-percent increase from 1982.
- Minority women owned 388,309 firms in 1987, compared with 825,443 owned by minority men.

~5~

WOMEN BUSINESS OWNERS

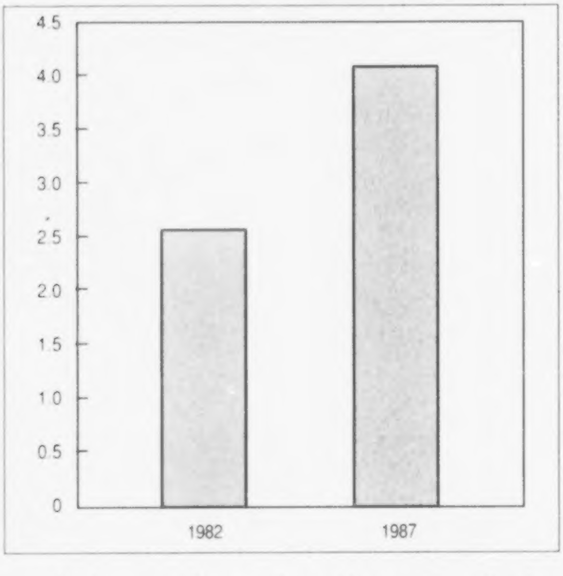
~ TRENDS IN OWNERSHIP ~

Growth and Diversification of Businesses

The 1980's saw a substantial increase in women's business ownership, nationally and internationally. Based on data reflecting changes between 1982 and 1987, women-owned businesses grew at a significant rate in both the numbers of businesses and receipts. Further, women-owned businesses became more diversified, and their proportion increased in every major industrial category.

More specifically, the great strides made in female business ownership are apparent in these statistics: between 1982 and 1987 the number of women-owned sole proprietorships, partnerships, and Subchapter S corporations rose from 2.6 million to 4.1 million, an increase of 57 percent (see Figure 1). A subchapter S corporation is a legally incorporated business with 35 or fewer shareholders who, because of tax advantages, elect to be taxed as individuals rather than as a corporation. The total receipts of these businesses nearly tripled over this same period, rising from $98.3 billion in 1982 to $278.1 billion in 1987.[1]

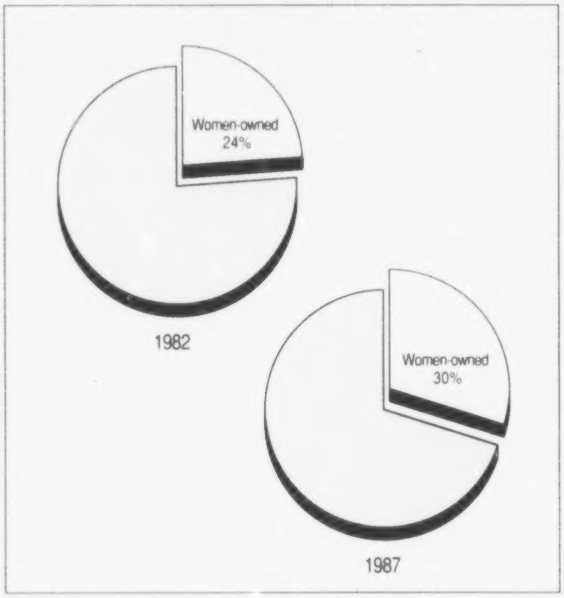
Figure 1
Women-owned businesses, 1982 and 1987 (in millions)



Source: U.S. Department of Commerce, Bureau of the Census, *Women-Owned Businesses*, 1987

Women-owned firms represented 30 percent of all firms in the United States in 1987, compared with 24 percent in 1982 (Figure 2). Prior to 1970 women owned only 5 percent of all U.S. businesses.[2] By the year 2000 it is projected that women's share of sole proprietorships will reach 37 percent. If businesses held jointly between a wife and husband are included, women's share will be approximately 41 percent.

Figure 2
Women-owned businesses, 1982 and 1987
(percent of total)



Source: U.S. Department of Commerce, Bureau of the Census, *Women-Owned Businesses*, 1987

Another significant change for women-owned businesses has been the increase in industrial diversification. Traditionally, women-owned businesses have been concentrated in the retail trade and services industries. In 1982 women-owned firms in the retail trade and services industries accounted for just over 63 percent of the total receipts for women-owned businesses. By 1987 that share had decreased to under 53 percent. This decrease resulted from an enormous expansion of women-owned businesses in construction, manufacturing, and wholesale trade.

Between 1982 and 1987 the number of women-owned businesses in the construction industry rose by 60 percent, and their total receipts more than quadrupled, rising from $4.6 billion in 1982 to $20.3 billion in 1987.

During the same period, the number of women-owned businesses in manufacturing more than doubled, rising from 44,909 in 1982 to 93,960 in 1987. Total receipts went up from $5.3 billion to $30.9 billion. The manufacturing share of receipts from women-owned businesses increased from 5.4 percent in 1982 to 11.1 percent in 1987.

The growth of women-owned businesses in wholesale trade was also strong: between 1982 and 1987 the number of these firms rose from 32,059 to 82,513. Their receipts increased by more than 365 percent, from $9.2 billion in 1982 to $42.8 billion in 1987.

Legal Forms of Organization

In 1987 most women-owned firms (90.5 percent) were individual proprietorships, down from 91.5 percent in 1982. Partnerships made up 3.8 percent, a decline from 5.1 percent in 1982, while subchapter S corporations accounted for 5.7 percent, up from 3.4 percent. According to the Bureau of the Census, between 1982 and 1987 many firms changed their form of ownership from partnerships and other kinds of corporations to subchapter S corporations for tax purposes.

Women-Owned Firms by Industry

Historically, the largest number of women-owned businesses have been in the services and retail trade industries. This trend persisted through the period between 1982 and 1987. More than half of women-owned businesses are in services, another 20 percent are in retail trade, and 11 percent are in finance, insurance, and real estate. Women's business ownership increased in every major industrial category between 1982 and 1987. As indicated in Table 1, women-owned businesses more than doubled in wholesale trade; agricultural services, forestry and fishing; manufacturing; and transportation and public utilities.

In every major industrial category, women also increased their share of firms between 1982 and 1987. Women owned 38 percent of services companies and 36 percent each of retail establishments and of finance, insurance, and real estate companies. The services sector is projected to be the fastest growing sector in the U.S. economy in the next several years. (See Table 2.)

Table 1
Women-owned businesses by industry, 1982 and 1987
(numbers in thousands)

	1982	1987	Percent increase	1987 percent distribution
All industries	2,612	4,114	57.5	100.0
Agricultural services, forestry and fishing	19	48	152.6	1.2
Mining	20	26	30.0	0.7
Construction	59	94	59.3	2.3
Manufacturing	45	94	108.9	2.3
Transportation and public utilities	39	80	105.1	1.9
Wholesale trade	32	83	159.4	2.0
Retail trade	631	799	26.6	19.4
Finance, insurance, and real estate	246	437	77.6	10.6
Services	1,285	2,269	76.6	55.2
Industries n.e.c.[1]	236	185	−21.6	4.5

[1] n.e.c = Not elsewhere classified.

Source: U.S. Department of Commerce, Bureau of the Census, *Women Owned Businesses*, 1987.

Table 2
Women-owned firms, by industry, and
percent of all firms, 1987

	All firms	Women-owned firms	Percent women
All industries	13,695,000	4,114,787	30.0
Agricultural services, forestry, and fishing	356,950	47,979	13.4
Mining	121,092	26,420	21.8
Construction	1,651,102	94,308	5.7
Manufacturing	432,971	93,960	21.7
Transportation and public utilities	592,751	79,768	13.5
Wholesale trade	439,200	82,513	18.8
Retail trade	2,241,494	798,692	35.6
Finance, insurance, and real estate	1,227,215	437,360	35.6
Services	5,937,671	2,269,028	38.2
Industries n.e.c.[1]	695,034	184,759	26.6

[1] n.e.c. = Not elsewhere classified.
Source: U.S. Department of Commerce, Bureau of the Census, *Women-Owned Businesses*, 1987

Receipts and Income

Women's businesses represent a major sector of the U.S. economy. Receipts from women-owned sole proprietorships nearly tripled during the decade, rising from $98.3 billion in 1982 to $278.1 billion in 1987—a 183 percent increase. Women-owned businesses accounted for 13.9 percent of all gross receipts. It is estimated that women business owners contribute more than $350 billion in revenues to the national economy.[3]

Of the $278 billion in receipts in 1987, $164 billion was generated by the 10 largest major industry groups for women-owned businesses.[4] These industry groups are in the wholesale, retail, and service sectors. Of the $164 billion, about 12 percent, or $19 billion, was generated by business service companies.

Women-owned companies are experiencing significant growth and are most successful in the areas of wholesale trade—nondurable goods ($24 billion in 1987 sales); miscellaneous retail ($21 billion); automotive dealers and service stations ($20 billion); business services ($19 billion); and wholesale trade-durable goods ($19 billion). Manufacturing operations have also become a very important segment of the women's business market: 11 percent, or $31 billion.

Although receipts per proprietorship declined for both women and men over the decade, women appeared to be narrowing the sales gap. Between 1977 and 1987, receipts per proprietorship decreased by approximately $4,623 (21.7 percent) for women proprietors, from $19,681 in 1977 to $15,418 in 1987.[5] However, for men proprietors, receipts decreased even more, from $69,655 in 1977 to $44,697 in 1987, a decrease of 35.8 percent. Between 1986 and 1987, receipts per proprietorship increased by 1.2 and 3.2 percent, respectively, for women and men proprietors.

Paid Employees

Further evidence of the impact of women-owned business enterprises on the Nation's economy is job creation. In 1982 nearly 312,000 women-owned firms had a total of 1.4 million paid employees. These firms had sales and receipts of $65 billion and an annual payroll of $11.2 billion. According to 1987 Census Bureau data, more than 618,000 women-owned firms employed a total of 3.1 million workers. These firms had sales and receipts of $224 billion and annual payrolls of nearly $41 billion. Women-owned firms in retail trade employed 1.1 million people and firms in services employed 1.0 million workers.

~ SURVEY OF WOMEN BUSINESS OWNERS ~

In a 1990 survey of members of the National Association of Women Business Owners (NAWBO), one-third of the respondents reported owning full corporations.[6] Forty-four percent have gross sales over $250,000 and 18 percent have sales over $1 million. Of the survey respondents, 47 percent have more than five employees and 6 percent have more than 100; 11 percent have payrolls over $500,000 and 6 percent have payrolls over $1 million. In addition, 21 percent have more than one location.

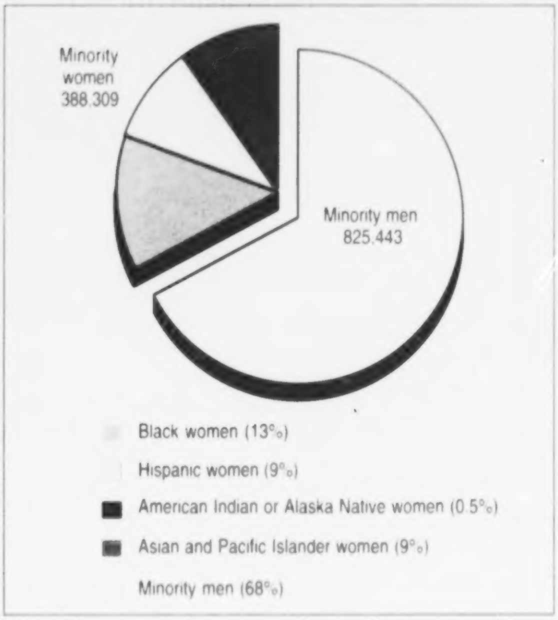
Many of these women are among the business owners who provide benefits to help workers manage career and family responsibilities. Among the respondents, 14 percent offer paid leave to care for sick family members, 11 percent offer job sharing, 6 percent offer paternity leave, and 14 percent offer telecommuting. The top 10 benefits offered by the survey respondents are health/medical, flextime, training, professional development, personal leave, life insurance, tuition reimbursement, maternity leave, dental, and profit sharing.

~ MINORITY WOMEN BUSINESS OWNERS ~

Minority women owned 388,309 firms in 1987, compared with 825,443 businesses owned by minority men (see Figure 3). Among all minority women-owned firms, black, or African American, women accounted for the largest proportion of firms—13 percent—followed by Hispanic women and Asian and Pacific Islander women (9 percent each), and American Indian/Alaska Native women (0.5 percent).

Figure 3

Minority-owned firms, by gender, 1987



Note: Detail in this chart does not add to total because of duplication of some firms. Firms that were owned equally by two or more minorities are included in the data for each minority group but counted only once at total levels.
Source: U.S. Department of Commerce, Bureau of the Census.

Many of the characteristics of businesses owned by women in general are present in businesses owned by minority women. For example, among minority women entrepreneurs, the firms are more likely to be in services and retail trade.

A study by Faith Ando and Associates[7] provides data on the characteristics of black (African American), Hispanic, Asian American, and American Indian/Alaska Native women business owners. The remainder of this section on minority women business owners presents data from this study.

Black (African American) Women

Black women owned 3.8 percent of all women-owned sole proprietorships in the United States in 1982. The firms they owned were likely to be in services and retail trade. The six States with the most firms owned by black women are California (14 percent), Texas (9 percent), New York (9 percent), Maryland (6 percent), Illinois (5 percent), and Ohio (5 percent).

Among sole proprietorships owned by black women:

- Sixty percent were home based, about the same as for all women-owned sole proprietorships (61 percent).
- About 96 percent had no employees and 3 percent had one to four employees. Of the firms with employees, women were employed in 3 percent and minorities in 4 percent.
- More than 93 percent did not export any of their goods or services.
- In 1982, 57 percent of the firms had less than $5,000 in sales and 34 percent had between $5,000 and $24,999 in sales.
- Most firms showed some profit; about one-fourth suffered a net loss. Of firms owned by black women, 46 percent had 1982 profits of less than $5,000; 21 percent had profits between $5,000 and $19,999; and 24 percent had a net loss of less than $5,000. (Among all women-owned sole proprietorships, 40 percent had profits below $5,000 and 15 percent had a net loss of less than $5,000.)
- About 27 percent reported that none of their income originated with the firm. On the other hand, 18 percent reported that 100 percent of their 1982 income came from their businesses.
- About 43 percent had no initial capital and an additional 44 percent began with less than $5,000.
- Seventy-three percent of black women reported their firms had no equity capital. Of those with equity capital, the dominant source (12 percent of firms) was family.
- With respect to the firms' initial debt ratio, about 71 percent had no debt; however, 9 percent had between 91 and 100 percent debt. Three debt sources dominate in firms owned by black women: banks (50 percent), family (27 percent), and friends (14 percent).
- About half of the firms owned by black women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (41 percent) and personal reasons (47 percent).

Characteristics of black women business owners:

- 71 percent were between the ages of 25 and 54.
- 55 percent were married.
- 51 percent had completed at least 1 year of college.
- 72 percent had been business owners for less than 7 years. (About 8 percent had previously owned another business.)

- 82 percent had previous paid employment, 63 percent had had no managerial experience in paid employment, but 65 percent had attended business courses or seminars.
- They have had few role models. Only 22 percent of black women business owners had close relatives who owned a business. Of those with a role model, 29 percent reported they had worked for the relative. (About 39 percent of total women sole proprietors had a role model.)

Hispanic-Origin Women

Hispanic women owned 2.1 percent of all women-owned firms in the United States in 1982. Most of the businesses they owned were in services (49 percent) and retail trade (27 percent). The six States with the highest share of firms owned by Hispanic women are California (33 percent), Texas (23 percent), Florida (12 percent), New York (6 percent), New Mexico (4 percent), and Arizona (3 percent).

Among sole proprietorships owned by Hispanic women:

- Almost 55 percent were home based, less than the 61 percent for all women-owned sole proprietorships.
- About 91 percent had no employees and 6 percent had one to four employees.
- About 91 percent did not export any of their goods or services.
- In 1982, 48 percent of the firms had less than $5,000 in sales and 36 percent had between $5,000 and $24,999 in sales.
- Most showed some profits. About one-fifth suffered a net loss. Forty-five percent of the firms had 1982 profits of less than $5,000; 26 percent had profits between $5,000 and $19,999; and 18 percent had a net loss of less than $5,000. (Among all women-owned sole proprietorships, 40 percent had profits below $5,000 and 15 percent had a net loss of less than $5,000.)
- About 21 percent reported none of their income originated with the firm. On the other hand, 23 percent reported that 100 percent of their 1982 income came from their businesses.
- Forty percent had no initial capital and an additional 39 percent began with less than $5,000.
- Seventy-three percent of Hispanic women reported that their firms had no equity capital. Of those who used equity capital, the dominant source (13 percent of firms) was family.
- With respect to the firm's initial debt ratio, 65 percent had no debt, while 12 percent had between 91 and 100 percent debt. Two debt sources dominate: banks (51 percent) and family (32 percent).
- About 55 percent of firms owned by Hispanic women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (43 percent) and personal (47 percent).

Characteristics of Hispanic women business owners:

- 78 percent were between the ages of 25 and 54.
- 72 percent were married.
- 78 percent had been business owners for less than 7 years. Twenty-nine percent had been in business for less than 1 year.
- 74 percent were founders of the firm covered in this report. About 9 percent had previously owned another business.
- 84 percent previously had paid employment. Although 69 percent had had no managerial experience in paid employment, 49 percent had attended business courses or seminars. About 39 percent had at least 1 year of college.
- They had few role models. Only 29 percent had a close relative who owned a business. Of those with a role model, 29 percent reported they had worked for a relative. (About 39 percent of all women sole proprietors had role models.)

Asian American Women

Of all women-owned sole proprietorships in the United States in 1982, Asian American women owned 1.6 percent. The firms they owned were likely to be in services (51 percent) and retail trade (29 percent). The six States with the most firms owned by Asian American women are California (40 percent), Hawaii (11 percent), New York (8 percent), Texas (6 percent), Illinois (4 percent), and Washington (3 percent).

Among sole proprietorships owned by Asian American women:

- Fifty-one percent were home based, less than among all women-owned sole proprietorships (61 percent).
- About 88 percent had no employees and 8 percent had one to four employees. Of the firms with employees, women were employed in 9 percent and minorities were employed in 7 percent.
- More than 88 percent did not export any of their goods or services.
- In 1982, 47 percent had less than $5,000 in sales and 39 percent had between $5,000 and $49,999 in sales.
- Most firms showed some profit, but about one-fifth suffered a net loss. Thirty-nine percent of the firms had 1982 profits of less than $5,000; 25 percent had profits between $5,000 and $19,999; and 19 percent had a net loss of less than $5,000.
- About 20 percent said that none of their income originated with the firm, while about 20 percent reported that 100 percent of their 1982 income came from their businesses.
- About 30 percent had no initial capital; an additional 35 percent began with less than $5,000.
- Sixty percent of Asian American women reported their firms had no equity capital. Of those with equity capital, the dominant source (23 percent of firms) was family.

- With respect to the firms' initial debt ratio, 61 percent had no debt; however 8 percent had between 91 and 100 percent debt. Four debt sources dominate in firms owned by Asian American women: banks (46 percent), family (33 percent), friends (18 percent), and former owners (15 percent). (A firm may have had more than one debt source.)
- About 58 percent of firms owned by Asian American women in 1982 survived until 1986. The two main reasons given by those that discontinued operations were insufficient profit (42 percent) and personal reasons (47 percent).

Characteristics of Asian American women business owners:

- 67 percent were between the ages of 25 and 44.
- 74 percent were married.
- 71 percent had completed at least 1 year of college.
- 87 percent had been business owners for less than 7 years; 36 percent had been in business for 1 year.
- 86 percent had previous paid employment.
- 62 percent had had no managerial experience in paid employment, but 53 percent had attended business courses or seminars.

American Indian/Alaska Native Women

Businesses owned by American Indian/Alaska Native women were likely to be sole proprietorships in the services industries and retail trade. The six States with the most sole proprietorships owned by these women are California (19 percent), Oklahoma (11 percent), North Carolina (9 percent), Alaska (6 percent), Texas (5 percent), and Colorado (4 percent).

Among sole proprietorships owned by American Indian/Alaska Native women:

- Almost 69 percent were home based, compared with 61 percent of all women-owned sole proprietorships.
- About 94 percent had no employees. Women were employed in 5 percent and minorities were employed in 3 percent of the firms.
- Eighty-nine percent did not export any of their goods or services.
- Most firms showed some profit; about one-fifth suffered a net loss. Forty-nine percent of the firms had 1982 profits of less than $5,000; 25 percent had profits between $5,000 and $19,999; and 19 percent had a net loss of less than $5,000.
- About 20 percent reported none of their income originated with the firm, but 21 percent reported that 100 percent of their 1982 income came from their businesses.
- About half had no initial capital and an additional 33 percent began with less than $5,000.
- Seventy-five percent of the women reported their firms had no equity capital. Of those with equity capital, the dominant source (11 percent of the firms) was family.
- About 54 percent of firms owned by American Indian/Alaska Native women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (42 percent) and personal preference (47 percent).

Characteristics of American Indian/Alaska Native women business owners:

- 82 percent were between the ages of 25 and 54.
- 70 percent were married.
- 38 percent had completed at least 1 year of college.
- 80 percent had been business owners for less than 7 years. About 31 percent had been in business for less than 1 year.
- 90 percent had had previous paid employment.
- 63 percent had had no managerial experience in paid employment, but 45 percent had attended business courses or seminars.

~ PROBLEMS FACING WOMEN BUSINESS OWNERS ~

Small business owners, especially women business owners, cite four major problems confronting them:[8]

1. Limited access to capital or financing is a primary detriment to business success. No matter how marketable the idea or how capable the management skills of the owner, sufficient funds must be available to keep the business running until it can generate a consistent positive cash flow. Capital is vital for business formation, operating expenses, and expansion.

   Many women may initially be able to finance their business operation with personal savings and contributions from family and friends. In fact, three-quarters of women business owners use their personal capital for startup funds.

   Sooner or later, however, they will need additional capital from outside sources and they will find that the demand for capital is greater than the supply. When small business loan applicants seek financing, they may find it available, but often at higher interest rates than are charged to large firms.

   Women suffer from the same disadvantages in seeking traditional sources of capital as all small business owners, but they also face gender related barriers including discrimination and misperceptions about women-owned businesses that limit access to credit and the terms and conditions under which women are able to obtain credit.

2. Lack of management and technical expertise is the second biggest problem facing women entrepreneurs.

   Long before many women express the desire to become business owners, sex stereotyping in education steers women to elect fewer courses in science, mathematics, finance, and business. Employment experience for women in related areas critical to entrepreneurial success may be denied or achieved at a greater cost.

   Lack of managerial skills—such as business planning, financial management, decisionmaking, and negotiating—has significant implications for both startup and growth of women's businesses.

3. A lack of strategic public policy development because of inadequate information and data hurts women-owned businesses.

   The statistical data available concerning women's business ownership is inadequate. Primary data sources are incomplete and they use differing definitions of what constitutes a woman-owned business. Lag time between data collection and the publishing of reports can be quite lengthy—in some cases, up to 5 years.

   Three Federal agencies provide useful information:

   - The U.S. Department of Commerce, Bureau of the Census, provides a census of women business owners every 5 years. Data are published on the number of women-owned firms, gross receipts, number of paid employees, and annual payroll. In addition, data are presented by geographic area, type of industry, size of firm, and the firm's legal form of organization.

   - The Internal Revenue Service provides data on nonfarm sole proprietorships (but not partnerships or corporations) based on tax returns.

   - The U.S. Department of Labor, Bureau of Labor Statistics produces a monthly publication, Employment and Earnings, which supplies statistics on self-employed individuals by gender. These data do not, however, identify the number of businesses owned or whether the owner is employed elsewhere.

4. The virtual exclusion of women-owned business from government procurement activities.

   Specific Federal efforts to support women business owners began in 1979 with President Carter's Executive Order 12138. This action was designed to discourage discrimination against women entrepreneurs and to create programs responsive to their needs, one of which was assistance in Federal procurement.

   The Office of Women's Business Ownership was established in the Small Business Administration (SBA). This office negotiates annually with each Federal agency a percentage goal of Federal prime procurement contracts to be awarded to women-owned business enterprises (WBE). This effort was worth $1.75 billion to WBE's in fiscal year 1988—still only .90 percent of total Federal prime contracts awarded that year. A WBE is defined as a small business that is at least 51 percent owned, managed, and operated by one or more women.

~ LEGISLATION AFFECTING WOMEN'S BUSINESS OWNERSHIP ~

As a result of hearings held by the House Committee on Small Business and the resulting report, New Economic Realities, H.R. 5050 was introduced on July 14, 1988 and the "Women's Business Ownership Act" was signed into law by President Ronald Reagan on October 25, 1988. The act authorized $10 million to private organizations over a 3-year period to provide financial, management, marketing, and technical assistance to women business owners. The intent of the law is to identify and duplicate programs that are successful in providing management and technical assistance to WBE's. The SBA has provided funding to several organizations for specialized training to women who are socially and economically disadvantaged.

Specifically, the act:

1. Establishes a 3-year $10-million program, on a matching fund basis, to finance joint public/private sector demonstration projects that provide management training and technical assistance to women business owners;

2. Amends the Equal Credit Opportunity Act of 1974 to eliminate the current exemption for business loans which have been promulgated by the Federal Reserve Board. The effect of this amendment would be to require financial institutions to (i) inform applicants in writing of their right to receive written reason for denial of loan applications; (ii) retain loan application records for at least 1 year; and (iii) refrain from inquiring into marital status of loan applicants;

3. Creates a special SBA guaranteed "mini loan" program for amounts up to $50,000. These loans would serve all small businesses, but would be especially useful for the service sector of the economy where women-owned businesses are concentrated.

4. Promotes greater access to Federal procurement opportunities by requiring numerical goals to be established by Federal agencies for both prime contracts and subcontracting plans;

5. Improves statistical data on women-owned businesses now compiled by the Federal Government.[9]

The act also established a National Women's Business Council made up of high-level private sector representatives and government policymakers. This Council was charged with submitting recommendations to Congress and the President by December 31, 1989, for a multiyear plan of action to support women business owners.

~ FEDERALLY ESTABLISHED ORGANIZATIONS WHICH ASSIST WOMEN BUSINESS OWNERS ~

National Women's Business Council

The Women's Business Ownership Act of 1988 established a congressional advisory council to develop a comprehensive women's business initiative. The National Women's Business Council is composed of nine members, selected as follows:

(1) The administrator of the Small Business Administration, the Secretary of Commerce (or deputy) and the Chairman of the Federal Reserve Board (or designee);
(2) Two members appointed by the majority leader and one member appointed by the minority leader of the Senate.
(3) Two members appointed by the speaker and one member appointed by the minority leader of the House of Representatives.

Among the standing members, there are seven women on the Council: Patricia Saiki, administrator, Small Business Administration; Wilma Goldstein, director, National Women's Business Council; Marilu Bartholomew Meyer, president and owner, Castle Construction Corporation; Mary Ann Campbell, president, Money Magic, Inc.; Virginia Littlejohn, president, Global Strategies; Saundra R. Herre, president, Herrewood Associates; and Esther Shapiro, president and owner, Richard and Esther Shapiro Entertainment, Inc.

The Council is charged with reviewing the following:

- The status of women-owned businesses nationwide, including progress made and barriers that remain, in order to help such businesses enter the mainstream of the American economy;
- The role of the Federal Government and State and local governments in assisting and promoting aid to, and the promotion of, women-owned businesses;
- Data collection procedures and availability of data relating to (a) women-owned businesses; (b) women-owned small businesses, and (c) small businesses owned and controlled by socially and economically disadvantaged women; and
- Such other government initiatives as may exist relating to women-owned businesses including, but not limited to, those related to Federal procurement.

Based upon its review, the Council was to recommend to the Congress and the President (1) new private sector initiatives that would provide management and technical assistance to women-owned small businesses; (2) ways to promote greater access to public and private sector financing and procurement opportunities for such businesses; and (3) detailed multiyear plans of action, with specific goals and timetables, for both public and private sector actions needed to overcome discriminatory barriers to full participation in the economic mainstream.

In its second annual report to the President and Congress, the Council made the following recommendations:

- Launch a national program to support women's business ownership under the auspices of the Council—a commitment to free enterprise and to national economic vitality targeting resources in education, finance, procurement, data collection, and international trade;
- Support the Council with sufficient resources to conduct an information campaign to coordinate interagency and congressional efforts that will support the program's objectives;
- Revitalize the Interagency Committee on Women's Business Enterprise with the appointment of key high-level Federal agency officials;
- Stagger the replacement of Council members so that new members always have the benefit of serving with at least one experienced Council member.

Office of Women's Business Ownership

The Office of Women's Business Ownership (OWBO) of the Small Business Administration (SBA) was formed to implement a national policy to support women entrepreneurs. It coordinates the SBA's efforts in support of women business owners and women exploring the possibility of business ownership. The director of OWBO is charged with ensuring that the provisions of Executive Order 12138, H.R. 5050, and other administration and congressional mandates concerning women's business ownership are carried out. A primary function of the Office of Women's Business Ownership is to develop and coordinate a national program to increase the number and success of women-owned businesses, making maximum use of existing government and private sector resources. Its responsibilities are carried out with the assistance of nearly 100 women business coordinators and representatives in SBA regional and district offices across the country.

OWBO was created to meet the needs of the increasing numbers of new women business owners—those who are already successful entrepreneurs and those thinking of going into business—and to help them join the community of successful entrepreneurs. Through a national network of local SBA offices, OWBO offers potential and established women entrepreneurs a range of services and resources which include:

- pre-business workshops;
- "Access to Capital" conferences;
- technical and financial information;
- an extensive national data base;
- procurement conferences: how to sell to the Federal Government;
- exporting conferences;
- long-term training and counseling centers set up in partnership with private companies.

The SBA's Office of Women's Business Ownership National Office telephone number is (202) 205-6673. A complete list of SBA publications and videotapes for starting and managing a small business is available by writing to: Small Business Directory, P.O. Box 1000, Fort Worth, TX 76119, or contact the local SBA office.

Under the Women's Business Ownership Act of 1988, the SBA issues grants to contractors to counsel and train women business owners in the areas of finance, management, marketing, and technology. Organizations funded under the program must have proven experience in providing this kind of training, must be able to quickly initiate the new training, and must be able to provide specialized training to women who are socially and economically disadvantaged.

Other resources for women business owners provided by SBA include the following.

- SCORE/ACE, the Service Corps of Retired Executives and Active Corps of Executives, provides free, confidential counseling to business owners and can help with a business or marketing plan or offer solutions for day-to-day business problems.
- Small Business Development Centers located throughout the country provide specialized training and counseling for business owners.
- Training courses are offered that are designed to acquaint women with the lending process, courses targeted at the government marketplace, and courses designed for growing businesses. Conferences relating to all aspects of working from the home, franchising, financial planning, and business expansion are also offered, as well as a simulation to acquaint women with the process of reading financial statements.

SBA also maintains the Procurement Automated Source System (PASS), a computerized data base of small businesses that want to receive Federal procurement contracts. Several thousand women-owned firms are profiled in this system.

~ DEVELOPMENTS IN INTERNATIONAL PROGRAMS FOR WOMEN'S BUSINESS OWNERSHIP ~

Throughout the world, growing numbers of women are operating their own businesses. In 1987 the Organization for Economic Cooperation and Development (OECD) sponsored a conference in Oslo, Norway, entitled Conference on Women—Local Initiatives—Job Creation. The resulting report, "Enterprising Women, Local Initiatives for Job Creation," describes and analyzes the progress already made by women entrepreneurs. The report also draws the attention of public authorities and the business community to the need to expand female entrepreneurship by encouraging women to set up new businesses, making it easier for them to become self-employed.[10]

The recommendations address the need for general human resource development policies that enhance educational opportunity, labor market equality, social support systems, and job creation to enable the OECD countries to take full advantage of the expanded participation of women in the labor market. Recommendations also address specific entrepreneurship strategies to help OECD countries to specifically release the entrepreneurial potential of their female citizens. Strategies include targeting resources to women entrepreneurs and collecting data on women's businesses. ◊

~ NOTES ~

[1] U.S. Small Business Administration, *The State of Small Business: A Report to the President*, 1991, Washington, DC, p. 250.

[2] National Women's Business Council, *Second Annual Report to the President and Congress*, December 1990, Washington, DC, p. 9.

[3] National Foundation for Women Business Owners, Press Release from the *Biennial Membership Survey of Women Business Owners 1990*, Washington, DC, p. 1.

[4] U.S. Department of Commerce, Bureau of the Census, *Women-Owned Businesses*, December 1990, p. 2.

[5] U.S. Small Business Administration, *Annual Report on Small Business and Competition, 1989*, Washington, DC, p. 234.

[6] National Foundation for Women Business Owners, *op. cit.*, p. 3.

[7] Faith Ando and Associates, *Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis*, Haverford, Pennsylvania, September 1988.

[8] U.S. House of Representatives, Committee on Small Business, *New Economic Realities: The Rise of Women Entrepreneurs*, 100th Congress, Second Session, June 28, 1988.

[9] Statement of Representative John J. LaFalce, Chairman, Committee of Small Business, July 14, 1988, p. 2.

[10] Organization for Economic Cooperation and Development, *Enterprising Women: Local Initiatives for Job Creation, 1990*, Paris, France, p. 3.

6

Changing Family Structures and Lifestyles

Highlights

- The relatively slow growth in the number of married-couple households has been accompanied by growth among family households maintained by a person (female or male) with no spouse present (divorced, separated, and widowed) and, more recently, never-married women with children.
- The number of married-couple family households, which increased more slowly than other households, reached 52.3 million in 1990; this represented a 17.0 percent increase since 1970 when there were 44.7 million. The proportion of all households occupied by married couples was 56.0 percent, down sharply from 70.5 percent in 1970.
- The number of family households maintained by persons with no spouse present more than doubled to 13.8 million in 1990, from 6.7 million in 1970.
- Similarly, the number of persons living alone more than doubled to 23.0 million in 1990, from 10.9 million in 1970, accounting for 24.6 percent and 17.1 percent of all households in 1990 and 1970, respectively.
- More than 89 percent of the 13.8 million widowed Americans in 1990 were women, who similarly accounted for 83 percent of widowed persons age 55 and older.
- The labor force participation rate for married women (spouse present) with children under 6 years of age was 59.9 percent in 1991, up from 47.8 percent in 1981 and 30.3 percent in 1970.
- The rise in the number of divorces and unmarried women with children has seen the feminization of poverty. Female householder families represented 53.1 percent of poor families in 1991.
- It is likely that 6 out of 10 of today's children will live for some length of time with a single parent.

~6~

CHANGING FAMILY STRUCTURES AND LIFESTYLES

~ CHANGING ROLES OF WOMEN ~

"An implicit redefinition of the roles of women in U.S. society is among the most important social and cultural transformations of the past several decades." This dynamic statement is offered in a 1990 Census Bureau report, "Work and Family Patterns of American Women."[1]

Changing attitudes about the roles of women in the home, workplace, community, and society at large have been manifested in many ways, including wider opportunities for women and their presence in virtually all occupations in the workplaces of America. As women have taken on new roles, the outcomes of change have, in turn, precipitated more change.

The Census Bureau report notes further: "There is now a broader acceptance of the involvement of women in activities beyond those of wife and mother and, consequently, the array of options available to American women is wider than ever before. Gains in postsecondary education and in employment and earnings by women are associated with this broadening social perspective about women. It is unclear what forces are most responsible for these changes, although economic needs, technological improvements in fertility control, and a drive toward self-actualization in one's chosen field of concentration are all certainly contributors."

~ TRENDS CONTRIBUTING TO THE CHANGING FAMILY[2] ~

American families have changed in many ways in this century as our population adapted to evolving technologies, economic conditions, and social trends. Three major trends contribute to the changing American family: (1) decline of the traditional family due to divorce, widowhood (aging), and delayed marriage; (2) the tendency of women to have fewer children and to do so later in life; and (3) shifting of economic roles within the family, particularly the increased labor force participation of wives.[3]

Family Life Cycle Events

The changing American family also can be understood by analyzing the traditional family life cycle events—age at first marriage, birth of first child, birth of last child, last child leaves home, and death of a spouse—to which now should be added divorce and remarriage.[4] Cohort analysis of the family life cycle confirms anecdotal discussions and reports in the popular press about remaining single longer, waiting to have children, and the increasing prevalence of stepfamilies. This chapter's focus of the changing family is on women and their changing economic role as participants in the paid labor force.

Aging Population

Another important force in changing family structures is the aging of the population. The life expectancy of women continues to increase: it was 78.5 years in 1989 and is predicted to reach 81.3 years in the year 2010. Women are having children at a later age and their own parents are living longer. Meanwhile, these traditional caregivers are increasingly more likely to be working outside the home. Many of today's women, therefore, have responsibilities for children and for aging parents, in addition to their jobs. Depending upon varying definitions, between 7 and 20 percent of the work force have elder care responsibilities.[5] Women's own aging adds another dimension to their family arrangements. Further, since women's life expectancy remains higher than that of men, it is likely that many women will spend some of their later years living alone in nonfamily arrangements.

The combination of older women living alone and young people's delaying marriage have contributed to the decreasing proportion of married-couple families. The declining proportion of children in married-couple families reflects couples' delay in having children and growth in the number of children in single-parent families, including never-married mothers.

(**Note:** For more detail on this topic, see Chapter 10, The Aging Population.)

Note: This chapter reflects much of the analysis presented in four articles in the March 1990 issue of "*Monthly Labor Review*:" Howard V. Hayghe, "Family Members in the Work Force"; Sar A. Levitan and Frank Gallo, "Work and Family: The Impact of Legislation"; James R. Wetzel, "American Families: 75 Years of Change"; and William J. Wiatrowski, "Family-Related Benefits in the Workplace."

Increasing Labor Force Participation

Prior to the coming of working age of the baby boom generation (individuals born between 1946 and 1964) in the 1960's to 1980's, women generally worked when they were single or if they were poor. Except during the World War II years, most married women with children, particularly young children, did not work if they had a working husband.

As the baby boom generation ages, the growth of the labor force will slow but its diversity will increase, with women accounting for about 47 percent of all persons working or looking for work by the year 2005. The greatest increases in labor force participation have occurred among women in the central years of 25 to 54, and their participation rate is projected to reach 82.3 percent by 2005; this compares with a rate of 63.0 percent for women overall (16 and over). The central years or prime working age group (25 to 54 years) includes women in their childbearing years (25 to 44), and their participation rate suggests that dramatic growth will occur in the number of working mothers.

The expansion of the female labor force between 1960 and 1980 largely reflects the movement of married women into the labor force. Through the 1980's the most dramatic increases in labor force participation were among women with children, particularly young children. (See Table 1.) Several external factors have contributed to this 30-year trend: (1) a strong and expanding economy, (2) a growing population, and (3) a growing white-collar and service sector (areas where occupations have been traditionally held by women). Moreover, the 1960's, 1970's, and 1980's were periods of increasing postsecondary educational attainment among women, and educational attainment, historically, has been a predictor of increased labor force participation.

A number of factors will, no doubt, continue to support women's growing attachment to the labor force: higher educational attainment, work experience, changing social mores, family-responsive workplace programs and benefits, and legislation. Rising divorce rates, delayed marriage, lower fertility rates, and earlier completion of childbearing will also play important roles in women's reevaluation of their traditional family and work options.

(**Note:** For more information on labor force participation by marital status, see Chapter I, Women in the Work Force, the sections on "Labor Force Participation by Marital Status" and "Employment by Marital Status.")

Table 1

Labor force status of women 16 years and over, by marital status and presence and age of youngest child, March 1981 and 1991

Marital and labor force status	Total	No children under 18 years	Total with children under 18 years	6 to 17 years only			Under 6 years		
				Total	14 to 17, none younger	6 to 13 years	Total	3 to 5 years, none younger	Under 3 years
MARCH 1981									
Women, 16 years and over, total	89,259	57,531	31,728	17,548	5,584	11,964	14,181	5,535	8,646
In labor force	46,414	27,992	18,422	11,490	3,672	7,817	6,933	3,107	3,826
Labor force participation rate	52.0	48.7	58.1	65.5	65.8	65.3	48.9	56.1	44.3
Unemployment rate	7.6	7.4	8.0	6.7	5.1	7.4	10.2	8.4	11.7
Never married	18,674	17,567	1,107	389	75	315	717	245	472
In labor force	11,628	11,048	579	252	47	204	328	134	193
Labor force participation rate	62.3	62.9	52.3	64.6	(1)	64.9	45.7	54.7	41.0
Unemployment rate	11.5	10.7	26.8	21.8	(1)	22.2	30.7	26.3	33.8
Married, husband present	49,883	24,666	25,217	13,492	4,274	9,217	11,725	4,351	7,374
In labor force	25,460	11,426	14,035	8,432	2,704	5,728	5,603	2,383	3,219
Labor force participation rate	51.0	46.3	55.7	62.5	63.3	62.1	47.8	54.8	43.7
Unemployment rate	5.8	4.9	6.5	5.3	4.2	5.9	8.2	6.7	9.4
Married, husband absent	3,412	1,601	1,811	1,016	313	702	795	355	440
In labor force	2,076	959	1,116	711	220	491	406	191	214
Labor force participation rate	60.8	59.9	61.7	70.0	70.1	69.9	51.0	53.9	48.7
Unemployment rate	12.5	8.0	16.4	14.2	8.6	16.7	20.2	17.5	22.6
Widowed	10,845	10,196	649	565	287	278	85	56	28
In labor force	2,416	2,024	392	356	185	170	36	30	6
Labor force participation rate	22.3	19.9	60.3	63.0	64.7	61.3	42.2	(1)	(1)
Unemployment rate	5.8	4.9	10.2	10.2	9.8	10.5	(1)	(1)	(1)
Divorced	6,445	3,500	2,945	2,086	635	1,451	858	527	331
In labor force	4,835	2,535	2,300	1,740	516	1,223	561	368	192
Labor force participation rate	75.0	72.4	78.1	83.4	81.2	84.3	65.4	69.9	58.1
Unemployment rate	6.8	5.8	7.9	7.1	5.5	7.8	10.3	8.0	14.7
MARCH 1991									
Women, 16 years and over, total	98,970	65,424	33,548	17,058	4,871	12,187	16,488	6,554	9,934
In labor force	56,373	34,047	22,327	12,691	3,722	8,969	9,636	4,218	5,417
Labor force participation rate	57.0	52.0	66.6	74.4	76.4	73.6	58.4	64.4	54.5
Unemployment rate	6.1	5.5	7.0	5.3	4.2	5.8	9.1	7.8	10.1
Never married	21,688	18,603	3,085	932	167	765	2,154	675	1,478
In labor force	14,126	12,472	1,654	603	118	486	1,050	401	650
Labor force participation rate	65.1	67.0	53.6	64.8	70.5	63.5	48.8	59.3	43.9
Unemployment rate	8.8	7.6	17.9	10.7	8.0	11.3	22.0	17.9	24.6
Married, husband present	53,176	28,350	24,826	12,417	3,590	8,827	12,409	4,861	7,548
In labor force	31,103	14,529	16,575	9,141	2,717	6,424	7,434	3,145	4,288
Labor force participation rate	58.5	51.2	66.8	73.6	75.7	72.8	59.9	64.7	56.8
Unemployment rate	4.6	3.8	5.3	4.2	3.4	4.5	6.7	6.3	7.1
Married, husband absent	3,665	1,747	1,917	986	244	742	932	434	497
In labor force	2,215	992	1,223	737	188	549	487	239	248
Labor force participation rate	60.5	56.8	63.8	74.7	77.0	74.0	52.2	55.0	49.8
Unemployment rate	10.8	8.2	12.9	10.7	10.2	10.8	16.2	9.9	22.3
Widowed	11,288	10,791	498	388	173	215	110	64	46
In labor force	2,151	1,857	294	235	101	134	60	42	18
Labor force participation rate	19.1	17.2	59.1	60.5	58.4	62.2	54.0	65.3	38.2
Unemployment rate	4.9	4.2	9.8	9.2	6.2	11.5	12.2	14.2	7.5
Divorced	9,152	5,934	3,219	2,336	697	1,639	883	519	364
In labor force	6,778	4,197	2,581	1,976	598	1,377	605	392	214
Labor force participation rate	74.1	70.7	80.2	84.6	85.9	84.0	68.5	75.4	58.7
Unemployment rate	6.1	5.4	7.3	6.5	4.9	7.2	9.9	7.3	14.6

[1] Rate not shown where base is less than 75,000.

Note: Due to rounding, sums of individual items may not equal totals.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

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~ HOUSEHOLD AND FAMILY COMPOSITION ~

From 1970 to 1990, household composition in the United States shifted away from married-couple family households and toward single-parent and other extended and subfamily living arrangements and nonfamily households. Nevertheless, married-couple households remain the single largest group. In March 1990 there were 93.3 million households in the United States—66.1 million were family households and 27.3 million were nontamily. (See Table 2.)

Family groups include married-couple families (52.3 million) as well as male (2.9 million) and female (10.9 million) householders who maintain families. The 27.3 million nonfamily groups (persons not related to the householder by birth, marriage, or adoption) in 1990 included 15.7 million female householders and 11.6 million male householders. Most nonfamily householders—23 million—lived alone; they represented 84.4 percent of all nonfamily households. These nonfamily households accounted for nearly one-fourth (24.6 percent) of the 93.3 million households in 1990, up from 17 percent of the 63 million households in 1970. (See Figure 1 and Table 3.)

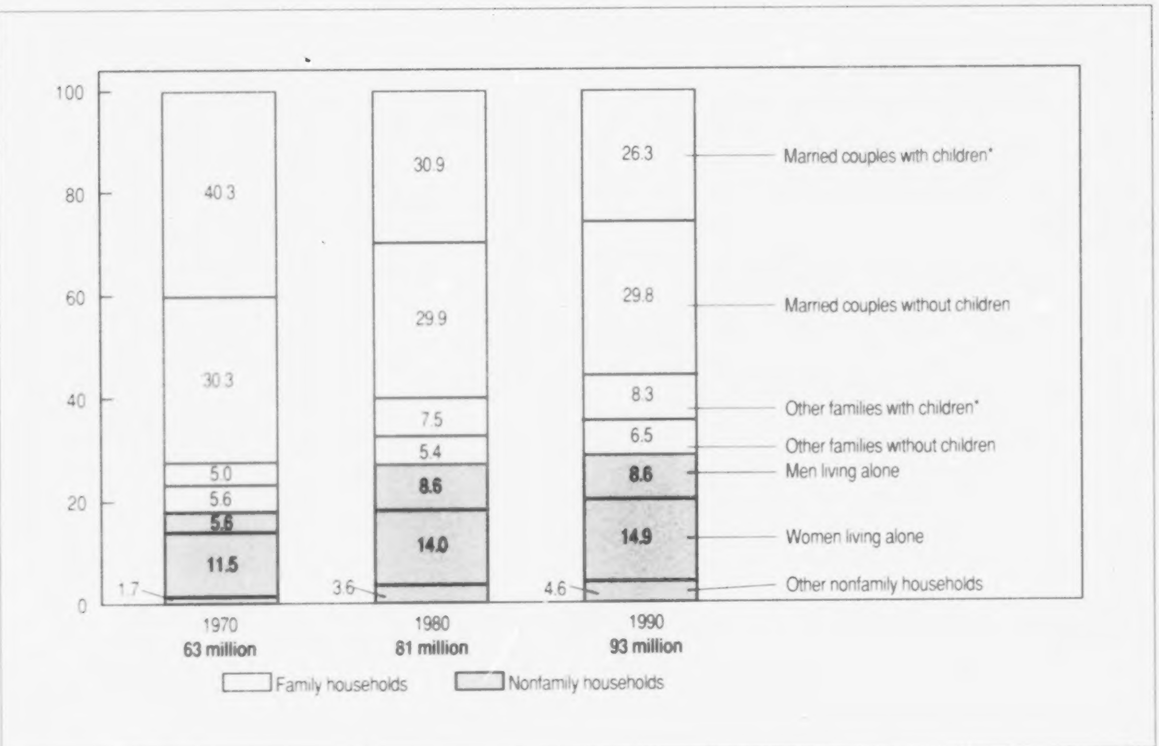
Table 2

Households and household population, by type, 1990, 1980, and 1970
(numbers in thousands)

Type of household	Households		Household population		
	Number	Percent	Number	Percent	Persons per household
1990					
Total households	93,347	100.0	245,774	100.0	2.6
Family households	66,090	70.8	212,500	86.5	3.2
Married-couple family	52,317	56.0	169,975	69.2	3.2
Other family, male householder	2,884	3.1	8,771	3.6	3.0
Other family, female householder	10,890	11.7	33,775	13.7	3.1
Nonfamily households	27,257	29.2	33,274	13.5	1.2
Male householder	11,606	12.4	15,382	6.3	1.3
Female householder	15,651	16.8	17,891	7.3	1.1
Living alone	22,999	24.6	22,999	9.4	1.0
1980					
Total households	80,776	100.0	222,540	100.0	2.7
Family households	59,550	73.7	197,311	88.7	3.3
Married-couple family	49,112	60.8	164,677	74.0	3.3
Other family, male householder	1,733	2.1	5,064	2.3	2.9
Other family, female householder	8,705	10.8	27,570	12.4	3.1
Nonfamily households	21,226	26.3	25,228	11.3	1.1
Male householder	8,801	10.9	11,395	5.1	1.2
Female householder	12,419	15.4	13,833	6.2	1.1
Living alone	18,296	22.7	18,296	8.2	1.0
1970					
Total households	63,401	100.0	199,030	100.0	3.1
Family households	51,456	81.2	185,582	93.2	3.6
Married-couple family	44,728	70.5	163,888	82.3	3.6
Other family, male householder	1,228	1.9	3,677	1.8	2.9
Other family, female householder	5,500	8.7	18,027	9.1	3.2
Nonfamily households	11,945	18.8	13,438	6.8	1.1
Male householder	4,063	6.4	4,822	2.4	1.1
Female householder	7,882	12.4	8,616	4.3	1.0
Living alone	10,851	17.1	10,851	5.5	1.0

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1989 and 1990*, December 1990.

Figure 1
Household composition, 1970-90
(percent)



* Own children under age 18.
Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1989 and 1990*, December 1990, p. 2.

Table 3
Household composition, by presence of own children under 18, 1990, 1980, and 1970
(numbers in thousands)

Type of household	1990		1980		1970		Average annual percent change	
	Number	Percent	Number	Percent	Number	Percent	1980-90	1970-80
All households	93,347	100.0	80,776	100.0	63,401	100.0	1.4	2.4
Family households	66,090	70.8	59,550	73.7	51,456	81.2	1.0	1.5
No own children under 18	33,801	36.2	28,528	35.3	22,725	35.8	1.7	2.3
With own children under 18	32,289	34.6	31,022	38.4	28,732	45.3	0.4	0.8
One child	13,530	14.5	12,443	15.4	9,350	14.7	0.8	2.9
Two children	12,263	13.1	11,470	14.2	8,942	14.1	0.7	2.5
Three or more children	6,496	7.0	7,109	8.8	10,440	16.5	–0.9	–3.8
Married-couple family	52,317	56.0	49,112	60.8	44,728	70.5	0.6	0.9
No own children under 18	27,780	29.8	24,151	29.9	19,196	30.3	1.4	2.3
With own children under 18	24,537	26.3	24,961	30.9	25,532	40.3	–0.2	–0.2
One child	9,583	10.3	9,671	12.0	8,163	12.9	–0.1	1.7
Two children	9,784	10.5	9,488	11.7	8,045	12.7	0.3	1.6
Three or more children	5,170	5.5	5,802	7.2	9,325	14.7	–1.2	–4.7
Other family, male householder	2,884	3.1	1,733	2.1	1,228	1.9	5.7	3.4
No own children under 18	1,731	1.9	1,117	1.4	887	1.4	4.4	2.3
With own children under 18	1,153	1.2	616	0.8	341	0.5	6.3	5.9
One child	723	0.8	374	0.5	179	0.3	6.6	7.4
Two children	307	0.3	165	0.2	87	0.1	6.2	6.4
Three or more children	123	0.1	77	0.1	75	0.1	4.7	0.3
Other family, female householder	10,890	10.8	8,705	10.8	5,500	8.7	2.2	4.6
No own children under 18	4,290	4.0	3,261	4.0	2,642	4.2	2.7	2.1
With own children under 18	6,599	6.7	5,445	6.7	2,858	4.5	1.9	6.4
One child	3,225	3.0	2,398	3.0	1,008	1.6	3.0	8.7
Two children	2,173	2.2	1,817	2.2	810	1.3	1.8	8.1
Three or more children	1,202	1.5	1,230	1.5	1,040	1.6	–0.2	1.7
Nonfamily householder	27,257	26.3	21,226	26.3	11,945	18.8	2.5	5.7
Living alone	22,999	22.7	18,296	22.7	10,851	17.1	2.3	5.2
Male householder	11,606	10.9	8,807	10.9	4,063	6.4	2.8	7.7
Living alone	9,049	8.6	6,966	8.6	3,532	5.6	2.6	6.8
Female householder	15,651	15.4	12,419	15.4	7,882	12.4	2.3	4.5
Living alone	13,950	14.9	11,330	14.0	7,319	11.5	2.1	4.4

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1989 and 1990*, December 1990, p. 2.

The total number of households increased by 12.5 million from 1980 to 1990 and by 29.9 million since 1970. The average annual rate of increase from 1980 through 1990 was 1.4 percent; in the 1970's it was 2.4 percent. Family households increased by 1.5 percent in the 1970's and by 1.0 percent in the 1980's; nonfamily households increased by 5.7 percent and 2.5 percent, respectively, in those decades.

Shrinking Family Size

Family size has gradually declined over the past two decades. On one hand, there are fewer children in married-couple family households and there are more divorces; on the other hand, increased life expectancy has sustained more married couples in family households after their children have become grown and left home. The average family household contained 3.22 persons in 1990, down from 3.61 in 1970 and 3.31 in 1980. Most of the net reduction since 1960 occurred among children, whose average number per family fell from 1.41 in 1960 to 0.96 in 1990.[16]

Married-Couple Families

Before 1950 the number of married couple families and the total number of households tended to grow in tandem—80 percent of households were occupied by married couples. After 1970 the ratio fell rapidly, declining to 60.8 percent (49.1 million) in 1980 and 56 percent (52.3 million) by 1990.

Today there is no "typical" American family. Diversity in lifestyles and living arrangements has become common. Nonetheless, married-couple family households remain the single most common living arrangement. Other family living arrangements are increasing rapidly, however. Marriage at later ages, divorce, and the increase in single-parent families contribute to the shrinking proportion of husband-wife families.

Delayed Marriage

As the early baby boomers began to reach adulthood in the mid sixties, the proportion of married-couple families decreased, reflecting, in large part, delayed marriage as well as increases in divorce. The median age at first marriage has been increasing, after a long-term decline. In 1956 the median age was 20.1 for women and 22.5 for men; in 1990 it was 23.9 for women and 26.1 for men. (See Table 4.)

Family Dissolution

Current patterns in family dissolution suggest that more than half of all marriages contracted during the 1970's will end, or have ended, in divorce, about double the ratio of the 1950's. Although the divorce rate has edged downward from a high of 5.3 per 1,000 population in 1981, it remains substantially higher than the low of 2.2 per 1,000 population in 1960.[7]

Marital disruption is especially traumatic for children, both economically and emotionally. In 1991 divorced women with children posted the highest labor force participation rate of any female labor force subgroup—80.2 percent—not significantly different from a decade earlier (78.1 percent). Even without children, divorced women's participation rate was 70.7 percent in 1991 (see Table 1). Given the typically lower income of women, divorce in families with children is more likely to put women in poverty than their former husbands.

Death of a spouse is the other main cause of dissolution of married-couple family households. In 1990 there were 13.8 million widowed persons (7.2 percent of the population age 15 years or older), compared with 5.7 million (7.7 percent) in 1920. More than 89 percent of widowed persons are women. Almost 89 percent of the widowed were age 55 or older in 1990, and 83 percent were women.[8] Most widowed persons live alone in their own households—62.4 percent in 1990.

Table 4

Median age of women and men at first marriage, 1890-1990

Year	Women	Men	Year	Women	Men
1990	23.9	26.1	1965	20.6	22.8
1989	23.8	26.2	1964	20.5	23.1
1988	23.6	25.9	1963	20.5	22.8
1987	23.6	25.8	1962	20.3	22.7
1986	23.1	25.7	1961	20.3	22.8
1985	23.3	25.5	1960	20.3	22.8
1984	23.0	25.4	1959	20.2	22.5
1983	22.8	25.4	1958	20.2	22.6
1982	22.5	25.2	1957	20.3	22.6
1981	22.3	24.8	1956	20.1	22.5
1980	22.0	24.7	1955	20.2	22.6
1979	22.1	24.4	1954	20.3	23.0
1978	21.8	24.2	1953	20.2	22.8
1977	21.6	24.0	1952	20.2	23.0
1976	21.3	23.8	1951	20.4	22.9
1975	21.1	23.5	1950	20.3	22.8
1974	21.1	23.1	1949	20.3	22.7
1973	21.0	23.2	1948	20.4	23.3
1972	20.9	23.3	1947	20.5	23.7
1971	20.9	23.1	1940	21.5	24.3
1970	20.8	23.2	1930	21.3	24.3
1969	20.8	23.2	1920	21.2	24.6
1968	20.8	23.1	1910	21.6	25.1
1967	20.6	23.1	1900	21.9	25.9
1966	20.5	22.8	1890	22.0	26.1

Note: Figures for 1947 to 1990 are based on Current Population Survey data, whereas those for earlier dates are from decennial censuses. A standard error of 0.1 years is appropriate to measure sampling variability for any of the above median ages at first marriage, based on Current Population Survey data.
Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 450, *Marital Status and Living Arrangements*, March 1990, p. 1.

Some of these widowed women can also be classified as displaced homemakers. They are women who have been displaced from their dependent source of income and role in the home through marital disruption, including separation and divorce as well as widowhood, and must now become emotionally and economically self-sufficient. A small but growing number of younger displaced homemakers have dependent children. Nonetheless, of the 15.6 million displaced homemakers identified by the March 1989 Current Population Survey, 58.0 percent were 65 years of age or older, while an additional 13.6 percent were between 55 and 64 years of age.

Widowed women have dramatically lower labor force participation rates than younger women, partly because of age. To a large extent, lower participation reflects differences between cohorts of women. The median age of widows was 59.1 years in 1991. Many women over the age of 50 first reached the age of labor force entry in the 1940's and 1950's, when women were not usually expected or encouraged to work and when employment opportunities for them were more limited, except for the

World War II period. Of those who did work, many returned to the home after the war.

About 2.2 million widows were in the labor force in 1991, with a labor force participation rate of 19.1 percent. Participation was lower than a decade earlier when 2.4 million widowed women had a labor force participation rate of 22.3 percent. Widows accounted for a shrinking share of the labor force although they were a growing share of the female population from 1981 (11.4 percent) to 1991 (12.2 percent). Their shrinking share of the labor force may, in part, reflect public and private social support programs as well as greater pension or other financial resources available to them.

Working Wives

The most important change in married-couple families is that the wife is more likely to be in the paid labor force than at home, particularly if she has children. As a result, the percentage of traditional nuclear families—husband as breadwinner; wife as breadmaker, caregiver, and nurturer of children—is shrinking, while the percentage of dual-worker families is increasing. Over the 1980-1990 decade, married-couple family households where both the husband and wife worked grew from 52.0 percent to 59.0 percent, giving rise to the economic shift to dual-earner families.

The increase in the number of wives in the paid labor force has been the most dramatic labor force change of the last several decades. A trend toward wives working began to develop in the 1960's when growing numbers of married women started entering the work force, and this labor force activity has continued in the decades since.

Between 1981 and 1991 the labor force participation rate of wives (husbands present) increased from 51.0 to 58.5 percent. (See Table 1.) Among wives with children, more than 66.8 percent were in the labor force in 1991, up from 55.7 percent in 1981. The largest increase occurred among mothers with the youngest children (under 3 years of age), up from 43.7 percent in 1981 to 56.8 percent in 1991. The labor force participation rate of wives increased with the age of their children; in 1991, 75.7 percent of wives with children aged 14 to 17 years were working or looking for work, compared with 63.3 percent in 1981. The labor force participation rate of wives with no children under 18 was only 51.2 percent in 1991. This decrease is not only true for mothers in married-couple households but is evident with regard to every marital status. These data indicate that, even with a husband present, married women are working to support their children.

The contribution of working wives to family income can be seen from an examination of family income by number and relationship of earners. (See Table 5.) The Bureau of Labor Statistics calculates the actual contribution of the earnings of working wives at about 31 percent, somewhat lower than the estimate calculated from Table 5. This is because earnings of husbands who are the sole earner in the family are usually higher than those of husbands in families where the wife works.

The strong movement of married women, including those with preschool children, into the paid labor force underlies the dramatic increase in multiearner families. Not unexpected, median family income is highest for married-couple families with husband and wife in the paid labor force ($44, 053), less when only the husband is in the paid labor force ($32,478), and lowest in families maintained by women ($16,443) in 1990. The income of married-couple family households compared with female single-parent family households reflects not only the lack of other earners in female householder families but also the low wages of traditional women's jobs compared with men's.

Families Maintained by Women

Before 1950 the number of families maintained by women rose only slightly. By 1970 the number had risen by 50 percent to 5.5 million, and by 1990 it reached 10.9 million. In 1990, 16.5 percent of all family households were maintained by women, compared with 9.2 percent in 1950. In addition, 1.9 million mother-child subfamilies lived in someone else's household, most often the home of the mother's parents.[9]

In a particularly dramatic shift away from traditional nuclear family living, families maintained by never-married women increased tenfold over the past two decades, from 248,000 in 1979 to 2.7 million in 1988.[10] Further, the number of women heading families in which they are the primary source of economic support for their children and themselves continued to increase, largely as a result of marital disruption. The increase in families maintained by women outpaced that of families maintained by male householders with no wife present.

In 1990 an estimated 43.8 percent of all black (African American) family households were made up of women maintaining families, up from 28.0 percent in 1970. The figures for whites were 12.9 percent in 1990 and 8.9 percent in 1970; for Hispanics, they were 23.1 percent and 15.3 percent, respectively. More than half (56.2 percent) of all black children lived in female-headed families in 1990, a considerably higher percentage than that of their white and Hispanic counterparts. The growing presence of children in female-headed families reflects the increase in never-married mothers. Poverty rates suggest the economic vulnerability of these families: more than 48 percent of black and Hispanic female-headed families (no husband present) and one-third of white female-headed families live below the poverty level.

Growth in the number of families where women are the primary source of economic support for their children and themselves, due largely to family disruption, is reflected in support payments. Child support payments received by divorced and separated women in 1987 were considerably higher than the payments received by never-married women. The mean (average) child support payments were $3,073 received by divorced women; $2,745, by separated women; and $1,632, by never-married women. Awards were higher with increased educational attainment of recipients—4 years of college, $4,310; high school and some college, $2,595; less than high school, $1,872. (See Table 6.) Of 3.2 million poor women with children under age 21, 1.4 million (44 percent) were awarded support payments in 1987; about 885,000 (28 percent) actually received payments.

Table 5

Number of earners in families, relationship, and median family income in 1980 and 1990, by type of family, March 1981 and 1991[1]

Number of earners, relationship and type of family	1980			1990		
	Number	Percent	Median income	Number	Percent	Median income
Total	60,702	100.0	$ 21,003	66,959	100.0	$35,087
No earners	8,363	13.8	8,434	9,701	14.5	15,647[2]
One earner	19,403	32.0	16,603	18,796	28.1	25,878[2]
Two or more earners	32,937	54.3	27,115	38,462	57.4	45,462[2]
Married-couple families, total	49,316	100.0	23,263	52,241	100.0	39,849
No earners	5,903	12.0	10,187	6,768	13.0	19,429
One earner	13,900	28.2	19,368	11,630	22.3	31,369
Husband only	11,621	23.6	20,472	9,107	17.4	32,478
Wife only	1,707	3.5	13,612	1,826	3.5	25,220
Other relative only	573	1.2	16,148	698	1.3	33,594
Two or more earners	29,513	59.8	28,025	33,843	64.7	NA
Husband and wife	25,557	51.8	27,745	30,831	59.0	NA
Husband & other, not wife	3,380	6.9	31,031	2,369	4.5	NA
Husband nonearner	576	1.2	22,684	643	1.2	NA
Two earners	22,046	44.7	25,684	26,144	50.0	43,898
Husband and wife	19,742	40.0	25,460	23,981	45.9	44,053
Husband & other, not wife	2,285	4.6	28,462	1,672	3.2	43,378
Husband nonearner	419	0.1	21,142	491	0.9	39,580
Three earners	7,065	14.3	36,152	7,699	14.7	59,659
Husband and wife	5,815	11.8	36,147	6,850	13.1	60,047
Husband & other, not wife	1,093	2.2	37,756	697	1.3	56,541
Husband nonearner	157*	—	27,081	152	0.3	49,628
Other families, total[3]	11,385	100.0	NA	14,718	100.0	NA
Maintained by women,[3] total	9,416	100.0	10,233	11,770	80.0	16,443
No earners	2,216	23.5	4,494	2,638	17.9	6,005
One earner	4,612	49.0	10,350	5,747	39.0	16,166
Two or more earners	2,589	27.5	18,673	3,385	23.0	31,077
Maintained by men,[3] total	1,969	100.0	17,743	2,948	20.0	28,743
No earners	244	12.4	7,790	295	2.0	11,610
One earner	891	45.3	15,577	1,419	9.6	25,003
Two or more earners	835	42.4	23,785	1,234	8.4	40,363

[1] Collected in March following the reference year.
[2] Not strictly comparable with March CPS supplement data. Data from Table 21, p. 98, U. S. Department of Commerce, Bureau of the Census, Consumer Income.
[3] Divorced, separated, widowed, or never married persons.
Note: Due to rounding, sums of individual items may not equal totals.
Source: U. S. Department of Labor, Bureau of Labor Statistics.

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Table 6

Child support payments received, by selected characteristics of women
(In 1987 dollars using the CPI-U-X1 and CPI-U)

Characteristic	Mean child support payment [1]					Percent change	Mean child support (CPI-U)	
	1987	1985	1983	1981	1978	1985-87	1981	1978
All Women	$ 2,710	$ 2,339	$ 2,670	$ 2,655	$ 3,028	*15.9	$ 2,632	$ 3,134
Current marital status:[2]								
Married[3]	2,540	2,076	2,468	2,407	2,696	*22.4	2,386	2,791
Divorced	3,073	2,680	2,841	2,799	3,283	*14.7	2,774	3,399
Separated	2,745	2,198	3,059	2,993	3,208	24.9	2,967	3,321
Never married	1,632	1,1211	1,291	1,280	1,643	34.8	1,268	1,701
Race and Hispanic origin:								
White	2,950	2,422	2,823	2,749	3,132	*21.8	2,724	3,242
Black	1,503	1,852	1,671	2,068	2,178	*-18.8	2,050	2,255
Hispanic[4]	2,628	2,123	2,097	2,607	2,218	23.8	2,584	2,296
Age:								
18 to 29	1,946	1,549	1,965	1,870	2,163	*25.6	1,853	2,239
30 to 39	2,742	2,531	2,687	2,813	3,159	8.4	2,788	3,270
40 and older	3,354	2,694	3,385	3,132	3,763	*24.5	3,104	3,896
Years of school completed:								
Less than 12	1,872	1,937	1,751	2,114	2,529	3.4	2,096	2,619
High school: 4 years	2,518	2,154	2,462	2,407	2,800	*16.9	2,386	2,899
College: 1 to 3 years	2,750	2,583	2,660	2,911	3,516	6.4	2,886	3,640
College: 4 or more years	4,310	3,144	4,697	3,895	4,332	*37.1	3,860	4,485
Number of own children present from an absent father								
One child	2,247	1,773	2,029	2,048	2,168	*26.9	2,030	2,244
Two children	3,239	2,742	3,173	2,890	3,358	*18.1	2,864	3,476
Three children	3,368	2,956	3,357	3,527	4,255	13.9	3,495	4,405
Four or more children	2,118	3,947	4,226	3,967	4,632	*-46.3	2,932	4,795

* Significant at 10 percent.

[1] Based on the CPI-U for 1983-87 and CPI-U-1 for 1978 and 1981.

[2] Excludes a small number of currently widowed women whose previous marriage ended in divorce.

[3] Remarried women whose previous marriage ended in divorce.

[4] Persons of Hispanic origin may be of any race.

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-23, No. 167, *Child Support and Alimony: 1987*, 1990, p. 3.

Female householder families represented 12.7 percent of nonpoor families but 53.1 percent of poor families in 1990. The proportion of female householder families was actually slightly lower in 1985 than in 1978. However, from 1985 to 1990 their proportion slightly exceeded the 1985 estimate. The poverty rate for these families was 33.4 percent compared with 10.7 percent for all families.

Never-Married Mothers

Reflecting underlying changes in social attitudes and behavior, many more of today's new mothers are unmarried at the time their children are born than was the case in earlier generations. The annual out-of-wedlock birth rate rose from 7.1 per 1,000 unmarried women ages 15 to 44 years in 1940 to 19.3 per 1,000 in 1955, 26.4 in 1970, and 38.6 in 1988. In 1960 slightly more than 5 percent of all births were to unmarried women; by 1988 the rate had risen to almost 25 percent. Much of the change in distribution of births between married and unmarried women arises from steep declines in childbearing rates of married women, especially young married women.[11]

Children in Changing Households

Changes in family households often affect the living arrangements of children. Based on patterns of the last decade, it is likely that 6 out of 10 of today's children will live for some length of time with single parents;[12] about 25 percent were doing so in 1990. Children will move in and out of single-parent homes as their parents remarry and form other married-couple households. For example, in 1985 almost 1 in 5 married-couple families with children at home had a stepchild living in the household.[13]

Because many divorces involve children and because of the increase in out-of-wedlock childbearing, almost 25 percent (15.9 million) of the Nation's children under 18 years of age lived with only one parent in 1990. (See Table 7.) The proportions are up sharply from 12 percent (8.2 million) in 1970.[14] Almost 9 out of every 10 children living with a single parent live with their mothers, who often have lower than average incomes. (The median income for families maintained by women is $16,443 compared with $35,087 for all families.)

Table 7

Children under 18 years living with one parent, by marital status of parent, by race and Hispanic origin of child, 1990, 1980, 1970, and 1960, (numbers in thousands)

Marital status of parent	Number of children				Percent distribution			
	1990	1980	1970	1960	1990	1980	1970	1960
Total children	15,867	12,466	8,199	5,829	100.0	100.0	100.0	100.0
Marital status of parent:								
Divorced	6,122	5,281	2,473	1,343	38.6	42.4	30.2	23.0
Married, spouse absent	3,767	3,898	3,521	2,700	23.7	31.3	42.9	46.3
Separated	3,222	3,327	2,484	1,608	20.3	26.7	30.3	27.6
Other	545	571	1,037	1,092	3.4	4.6	12.6	18.7
Widowed	1,125	1,469	1,649	1,543	7.1	11.8	20.1	26.5
Never married	4,853	1,820	557	243	30.6	14.6	6.8	4.2
White children	9,869	7,091	5,110	3,932	100.0	100.0	100.0	100.0
Marital status of parent:								
Divorced	4,847	4,106	1,997	1,118	49.1	52.0	39.1	28.4
Married, spouse absent	2,356	2,243	1,822	1,615	23.9	28.4	35.7	41.1
Separated	1,982	1,817	1,111	779	20.1	23.0	21.7	19.8
Other	373	426	711	836	3.8	5.4	13.9	21.3
Widowed	774	1,000	1,160	1,139	7.8	12.7	22.7	29.0
Never married	1,894	552	131	61	19.2	7.0	2.6	1.6
Black children[1]	5,484	4,297	2,995	1,897	100.0	100.0	100.0	100.0
Marital status of parent:								
Divorced	1,117	1,078	438	225	20.4	25.1	14.6	11.9
Married, spouse absent	1,251	1,573	1,651	1,085	22.8	36.6	55.1	57.2
Separated	1,125	1,463	1,343	829	20.5	34.0	44.8	43.7
Other	125	110	308	256	2.3	2.6	10.3	13.5
Widowed	278	411	482	405	5.1	9.6	16.1	21.3
Never married	2,839	1,235	423	182	51.8	28.7	14.1	9.6
Hispanic children[2]	2,154	1,152	(NA)	(NA)	100.0	100.0	(NA)	(NA)
Marital status of parent:								
Divorced	574	353	(NA)	(NA)	26.6	30.6	(NA)	(NA)
Married, spouse absent	728	468	(NA)	(NA)	33.8	40.6	(NA)	(NA)
Separated	577	400	(NA)	(NA)	26.8	34.7	(NA)	(NA)
Other	151	68	(NA)	(NA)	7.0	5.9	(NA)	(NA)
Widowed	149	103	(NA)	(NA)	6.9	8.9	(NA)	(NA)
Never married	703	228	(NA)	(NA)	32.6	19.8	(NA)	(NA)

NA Not available.

[1] Nonwhite in 1960.

[2] Persons of Hispanic origin may be of any race.

Source: U. S. Department of Commerce, Bureau of the Census, 1960 Census of Population (PC(2)-4B), Persons by Family Characteristics, Tables 1 and 19; and Current Population Reports, Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990*, 1991, p. 6.

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Families in Poverty

Married-couple families have the lowest poverty rate (5.7 percent), followed by families headed by men with no spouse present (12.0 percent). The poverty rate was greatest among families with a female householder with no spouse present (33.4 percent) in 1990.[15]

Children of single parents are much more likely than children in intact marriages to be living in poverty. In 1990, for example, the poverty rate for married-couple families with children was 7.8 percent; but for families maintained by women it was 44.5 percent. In 1990 about 20 percent of all children—1 of every 5—were living in poverty, compared with 10.7 percent of persons 18 or older. Many of these poor children were in single-parent homes. The poverty gap between children and adults has increased significantly since the early 1970's, a trend that is inexorably linked to out-of-wedlock childbearing and to divorce. Social science research has shown repeatedly that, among other difficulties, children raised in poverty are at higher risk of low educational attainment, more frequent involvement with the criminal justice system, and out-of-wedlock childbearing themselves.[16]

Poor women have always worked in the paid labor market, regardless of how meager the returns, their marital status, or the presence of children. Greater proportions of black and immigrant women are more likely to be poor and working than are white nonimmigrant status American women. On the other hand, Hispanic women, particularly Mexican American women, are less likely than their white and black counterparts to participate in the labor force, especially if they are married with dependent children. Low labor force participation among married Hispanic women reflects a cultural emphasis on traditional family roles for women, as well as low educational attainment compared with their white counterparts.

(**Note:** For a more detailed discussion on poor families, see Chapter 3, Women's Earnings and Income, the section on "Women in Poverty.")

~ SUPPORT FOR WORK AND FAMILY ~

Changes in the composition of families have, to a large extent, influenced changes in the composition of the work force. Consequently, the ranks of today's workers reflect a diversity of wives and mothers from married-couple families, never-married mothers, single parents, and divorced, separated, or widowed women and men—among whom are displaced homemakers.

Many of these and other workers have a range of family responsibilities including care of dependent children and elders. However, long before needs of the present-day work force began to receive wider and wider attention, employers offered benefits and assistance in support of work and family.

Employee Benefits

The emergence and subsequent expansion of employer-provided benefits since 1915 (when workers' compensation laws were being introduced in several States) have been fueled in part by the changing needs of employees and their families.[17] Early employer-sponsored employee benefit programs and policies related to providing health insurance, pensions, and vacation time. Employers' reasons for providing such benefits range from concern for employees' welfare to collective bargaining, to a desire to recruit and retain a stable work force to remain competitive. Today, public debate focuses on mandatory employer- or government-sponsored health coverage and parental leave.

The growth of employer-provided and government-mandated benefits such as Social Security and workers' compensation has changed the character of employee compensation. By the late 1980's government benefits, including unemployment insurance, accounted for nearly 30 percent of the total costs of compensation, based on Bureau of Labor Statistics "Employment Cost Index."[18] Both workers and employers have felt the impact of legislation related to work and family issues that has assisted families in crises: unemployment, disability or death, old age, education, training, and poverty.

These laws were passed in three major periods: the Progressive Era between the turn of the century and World War I, the New Deal in the mid-1930's, and the Great Society in the 1960's.[19] (See Table 8.) Today our society looks to employers, government, and labor to work together to help workers balance career and family responsibilities. With the growing labor force participation of women, including mothers with preschool children, parental leave, dependent care, and flexible leave and work schedules are on the bargaining table.

Table 8

Major work-related government programs with implications for families

Program and year of enactment	1988 expenditures (millions)	Number benefiting (millions)	Family factors considered in:	
			Determining eligibility	Setting benefits
Retirement:				
Old Age and Survivors Insurance (1935)	$ 197.2	34.6/month	no	yes
Tax exclusion for pensions (1942)	49.3	NA	NA	NA
Old Age Assistance (1935)/Supplemental Security Income (1972)	5.7[1]	2.0/month	yes	yes
Disability:				
Workers' compensation (first State, 1911)	27.4[2]	NA	no	in 11 States
Disability Insurance (1956)	22.4	4.1/month	no	yes
Veterans' compensation	11.3	2.2/year	no	yes
Aid to the Permanently and Totally Disabled (1950)/				
Supplemental Security Income (1972)	9.1[1]	2.5/month	yes	no
Vocational rehabilitation (1921)	1.6	.9/year	no	no
Education, employment, and training:				
Postsecondary education	58.5[3]	10.1 (fall)	for grants & loans	for grants & loans
Job Training Partnership Act (1982)	3.7	2.1/year	yes	no
Employment Service (1933)	.8	18.4/year	no	no
Poverty:				
Aid to Families with Dependent Children (1935)	19.0	10.9/month	yes	yes
Earned Income Tax Credit (1975)	4.9	27.7/year	yes	no
Unemployment:				
Unemployment Insurance (1935)	13.2	6.8/month	no	in 10 States
Child Care:				
Dependent Care Tax Credit (1976)	3.4	8.2 families/year	yes	yes
Head Start (1965)	1.5	.4/year	yes	no

NA=not applicable or not available.
[1] Author's estimate.
[2] Data relate to 1987.
[3] Data relate to 1986-87.
Source: U.S. Social Security Administration; U.S. Congress, House Committee on Ways and Means; and U.S. Library of Congress, Congressional Research Service.
Published in "Work and Family: The Impact of Logistics," *Monthly Labor Review*, March 1990, p. 35.

Child Care

Concern about child care for working women in the United States dates back to the 19th century, when middle-class women established nurseries for the children of "their less fortunate sisters," mostly poor widows compelled to support themselves and their children. These centers were thought of mainly as "feeding and minding stations," with perhaps some religious instruction and practice.[20] In 1941 the Lanham Act provided federally supported centers for the children of mothers working in war industries. However, this initiative ended with the end of the war, when women were then expected to go back to their unpaid work in the home.

In the 1950's and 1960's many of the women who did return to their homes began to reenter the work force on a longer term basis or as permanent participants due to family changes or to help supplement family income. They were accompanied by new entrants in increasing numbers, many of whom had children. Thus, the need for child care was again more apparent.

During the 1970's the Women's Bureau increased its long-term effort to promote child care for working women by encouraging employers to implement workplace child care programs and policies. Similarly, the Bureau supported the establishment of a child care development center primarily for the children of Department of Labor employees.

Women's Bureau Clearinghouse

Encouraging employers to become providers and advocates for dependent care initiatives, both child and elder care, was supported by establishment of the Work and Family Clearinghouse in January 1989 and its Workforce Quality component in September 1990.

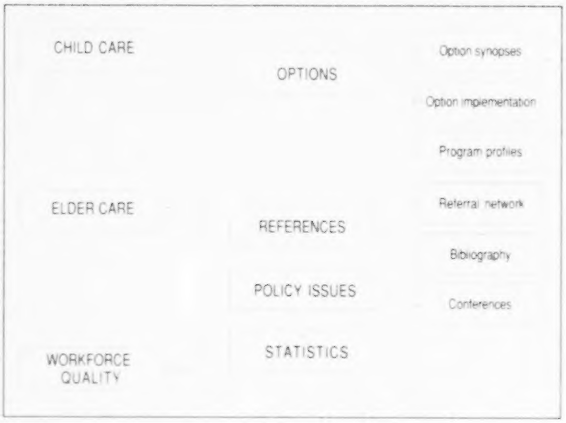
The Work and Family Clearinghouse is a computerized data base of employer-sponsored dependent care programs, policies, and support information. Dependent care options are the focus of the clearinghouse; they include, for example, on- or near-site child care centers, flexible work and leave schedules, and cafeteria plans with salary reduction and/or flexible spending accounts that allow workers to pay for dependent care with pre-tax dollars. The option files are supported by three major components: references, including a referral network of organizations, bibliography, and upcoming conferences; policy issues; and statistics (see Figure 2).

The Workforce Quality section was designed as an employer-focused data base of programs and policies that go beyond dependent care. Its data base includes a selection of exemplary employer-sponsored workplace programs that have been implemented to increase the competitiveness of the work force and the efficiency of the worker. Areas covered include, for example, alternative work schedules and staffing; employee recruitment, development, retention, and promotion; employee involvement; training; and workplace diversity, including glass ceiling issues.

Data and profiles of programs and policies instituted by employers are available to assist other companies and organizations interested in providing similar benefits and assistance to workers. The Bureau continues to update and expand the data bases in its clearinghouse. ◊

(**Note:** For more discussion on the impact of changing family structures on working mothers, see Chapter 1, Women in the Work Force, the section on "Working Mothers.")

Figure 2
Women's Bureau Work and Family Clearinghouse



~ NOTES ~

[1] U.S. Department of Commerce, Bureau of the Census, *Work and Family Patterns of American Women*, Current Population Reports, Series P-23, No. 165 (Washington, DC: Government Printing Office, 1990), preface.

[2] "Family" describes two or more persons living together, related by birth, marriage, or adoption, one of whom is the householder—the person in whose name the housing unit is owned or rented. "Household" describes both related and unrelated individuals living together in a housing unit. For further explanation, see the Appendix, "Definitions and Explanations," in *Household and Family Characteristics: March 1990 and 1989, Population Characteristics*, Current Population Reports, Series P-20, No. 447, December 1990, pp. 205-208.

[3] James R. Wetzel, "American Families: 75 Years of Change," *Monthly Labor Review*, March 1990, reprint, p. 2.

[4] "Work and Family Patterns of American Women," *op. cit.*, p. 1.

[5] Andrew E. Scharlach, Beverly F. Lowe, and Edward L. Schneider, *Elder Care and the Work Force—Blueprint for Action* (Lexington, MA/Toronto: Lexington Books, 1991), pp 50-51.

[6] U.S. Department of Commerce, Bureau of the Census, *Household and Family Characteristics: March 1990 and 1989*, Current Population Reports, Series P-20, No. 447, p. 24, Table 3 (1990 Statistics).

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[7] U.S. Department of Commerce, Bureau of the Census, *Statistical Abstract of the United States: 1991* (111th edition) (Washington, DC: Government Printing Office, 1991), p. 62, Table 82.

[8] U.S. Department of Commerce, Bureau of the Census, *Marital Status and Living Arrangements: March 1990*, Population Characteristics, Current Population Reports, Series P-20, No. 450.

[9] Steve W. Rawlings, "Single Parents and Their Children," in U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 162, p.13.

[10] *Marital Status and Living Arrangements, op. cit.*, p.17.

[11] Howard V. Hayghe, "Family Members in the Work Force," *Monthly Labor Review*, pp. 14-19. Statistical update from Statistical Abstract, op. cit., p. 62.

[12] Arthur J. Norton and Paul Glick, "One-Parent Families: A Social and Economic Profile," *Family Relations*, January 1986, pp. 9-17.

[13] Louisa F. Miller and Jeanne E. Moorman, *Married-Couple Families With Children*, Current Population Reports, Series P-23, No. 162, p. 31.

[14] Wetzel, *op. cit.*, p. 11.

[15] U.S. Department of Commerce, Bureau of the Census, *Poverty in the United States: 1990*, Current Population Reports, Series P-60, No. 175, Table 1, p. 15.

[16] Susan Hofferth, "The Children of Teenage Childbearers," in *Risking the Future: Adolescent Sexuality, Pregnancy, and Childbearing* (Vol. II) (Washington, DC: National Academy Press, 1987), pp. 174-206.

[17] William J. Wiatrowski, "Family-Related Benefits in the Workplace," *Monthly Labor Review*, March 1990, pp. 28-33.

[18] *Ibid.*, pp. 28-29.

[19] Sar A. Levitan and Frank Gallo, "Work and Family: The Impact of Legislation," *Monthly Labor Review*, March 1990, p. 35.

[20] Alice H. Cook, "Public Policies To Help Dual-Earner Families Meet the Demands of the Work World," *Industrial and Labor Relations Review*, January 1989, Reprint No. 605 (Ithaca, NY: Cornell University), p. 202.

7

Shifting Patterns in Education and Training

Highlights

- In both 1979 and 1989, men with only an elementary school education earned as much as or more than women high school graduates. Male high school graduates earned more than women with 1 to 3 years of college.
- At all educational levels, the gap in labor force participation rates between black and white women narrowed considerably during the 1979-1989 decade; the gap increased, however, between Hispanic and white women.
- About one-fourth (24 percent) of adult female workers age 25 and older were college graduates in 1989, up from 17.6 percent in 1979.
- Women are less likely to be high school dropouts than men; 14 percent of the female population 18 to 21 years and 16 percent of males were not high school graduates in 1989.
- Since the mid-1980's, women have outnumbered men in graduate school.
- More than half—52 percent—of bachelor's and master's degrees were awarded to women in the 1988-89 school year.
- About 41 percent of the first professional degrees in law were awarded to women in the 1988-89 school year.
- Women constitute a majority of the eligible participants in the Federal Job Training Partnership Act program because they are a disproportionate share of the economically disadvantaged population.

~7~

SHIFTING PATTERNS IN EDUCATION AND TRAINING

~ TRENDS IN EDUCATIONAL ATTAINMENT ~

Higher education and training are the principal means by which women attain career advancement and greater employment status. Among women workers, employment has increased faster in occupational groups requiring more formal education than in those requiring less education. Between 1984 and 1989, when women's employment increased 21 percent, employment grew by 31 percent for women in managerial and professional occupations. Jobs that require higher levels of skills and education will continue to be the high-growth occupations in the coming decade.

During the 1980's the educational attainment of women continued to rise. According to the Bureau of Labor Statistics, in 1989 about 24 percent of adult female workers 25 and older were college graduates, up from 17.6 percent in 1979. Another 21 percent had completed 1 to 3 years of college, up from 17 percent in 1979. (See Table 1.)

A higher proportion of women 25 and older in the labor force had more schooling than did women not in the labor force. The greatest differences were found among those with 4 or more years of college. In 1989 more than twice as many working women (24 percent) had at least 4 years of college as did women not in the labor force (11 percent). At the lower end of the educational scale, over 12 percent of women in the labor force had less than a high school education, compared with over 36 percent of those not in the labor force.

Table 1
Years of school completed by persons 25 and older in the labor force, by sex,
1979 and 1989 annual averages

Years of school completed	In labor force		Not in labor force	
	1979	1989	1979	1989
Women (in thousands)	32,626	45,490	35,349	35,773
Percent				
Less than 4 years of high school	20.3	12.3	43.1	36.4
4 years of high school	45.1	42.4	36.1	39.5
1 to 3 years of college	17.0	21.4	11.8	13.3
4 years of college or more	17.6	23.8	9.0	10.9
Men (in thousands)	47,168	56,246	12,748	16,631
Percent				
Less than 4 years of high school	24.3	15.9	59.2	44.6
4 years of high school	35.2	36.7	22.3	30.9
1 to 3 years of college	17.0	19.4	9.1	11.9
4 years of college or more	23.5	28.0	9.4	12.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

Table 2
Years of school completed by persons 25 and older in the labor force, by age and sex, 1979 and 1989 annual averages

Years of school completed	25 and older		25 to 34		35 to 54		55 and older	
	1979	1989	1979	1989	1979	1989	1979	1989
Women in labor force (in thousands)	32,626	45,487	11,444	15,976	15,322	22,983	5,861	6,528
Percent								
Less than 4 years of high school	20.3	12.4	11.6	8.8	21.7	11.8	33.9	23.3
4 years of high school	45.1	42.2	42.7	40.7	48.0	42.4	42.2	45.7
1 to 3 years of college	17.0	21.5	21.4	24.1	15.3	21.4	13.2	15.7
4+ years of college	17.6	23.8	24.4	26.4	15.1	24.5	10.7	15.2
Men in labor force (in thousands)	47,168	56,238	16,102	19,854	21,797	27,556	9,269	8,828
Percent								
Less than 4 years of high school	24.3	15.9	13.8	13.4	25.9	14.2	38.6	27.0
4 years of high school	35.2	36.7	35.7	40.7	35.9	34.8	32.6	34.1
1 to 3 years of college	17.0	19.4	22.6	20.9	14.9	19.9	12.4	14.0
4+ years of college	23.5	28.0	27.9	25.0	23.3	31.1	16.4	24.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

~ EDUCATIONAL ATTAINMENT BY SELECTED CHARACTERISTICS ~

Age

Young female and male workers tend to have completed more years of school than their older counterparts, reflecting two developments: the post-World War II baby boom generation completing its entry into the labor force and the educational upgrading and skill requirements of jobs that occurred in the 1979-89 period.[1]

Of the women workers in the 25-to-34 year age group in 1989, 51 percent had 1 or more years of college, compared with 31 percent of those 55 and older (see Table 2). However, between 1979 and 1989, women improved their educational attainment at the college level in every age group. For example, in 1989, 45.9 percent of women in the 35-to-54 age group had completed 1 year of college or more, up from 30.4 percent in 1979. About 51 percent of women age 25 to 34 had completed 1 year of college or more in 1989, up from 45 percent in 1979.

Gender

During the 1980's the proportion of both women and men workers completing 4 or more years of college increased steadily. In 1989, 24 percent of women workers had completed 4 years of college or more (up from 17.6 percent in 1979); this compares with 28 percent of men (up from 23.5 percent in 1979). As the proportion of male and female workers with formal education beyond high school has increased, the proportion without a high school diploma has declined sharply. For women workers the proportion without a high school diploma dropped from 20.3 percent in 1979 to 12.3 percent in 1989; for men workers, it dropped from 24.3 to 15.9 percent, respectively.

Table 3
Educational attainment of persons age 25 and older in the labor force, by sex, race, and Hispanic origin, 1979 and 1989 annual averages

Years of school completed	White		Black		Hispanic	
	Women	Men	Women	Men	Women	Men
1989 (in thousands)	38,480	49,126	5,467	5,317	2,874	4,286
Percent						
Less than 4 years of high school	11.3	15.2	18.6	22.9	35.5	45.4
4 years of high school	42.9	36.6	42.5	39.9	35.4	28.2
1 to 3 years of college	21.4	19.4	22.5	19.7	16.9	14.9
4+ years of college	24.3	28.9	16.4	14.7	12.3	11.5
1979 (in thousands)	28,109	42,183	3,828	4,189	1,489	2,402
Percent						
Less than 4 years of high school	18.5	22.5	33.7	42.3	43.6	51.4
4 years of high school	46.4	35.6	38.1	32.9	34.4	25.7
1 to 3 years of college	17.1	17.3	16.1	14.2	12.2	12.6
4+ years of college	18.1	24.6	12.0	10.5	9.9	10.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

Race/Hispanic Origin

Some studies indicate that the differences in college attendance and completion among black, white, and Hispanic persons may be due to differences in family background characteristics (such as parents' educational attainment and single parent families), family financial resources, tuition costs, and labor market opportunities.[2]

Although there are wide differences in the proportion of college graduates among white, black, and Hispanic women in the labor force, there have been significant increases in education in all three groups. In 1989 over 24 percent of white women had completed 4 years of college or more (versus 18.1 percent in 1979), 16.4 percent of black women (up from 12 percent), and 12.3 percent of Hispanic women (up from 9.9 percent). (See Table 3.)

Among white, black, and Hispanic women in the labor force between 1979 and 1989, there were far fewer who had not completed 4 years of high school than in previous years. The proportions of those who had not finished high school dropped for all three racial/ethnic groups but most notably for black women. The proportion for black women dropped 15.1 percentage points to 18.6 percent; for Hispanic women it dropped 8 percentage points to 35.5 percent; and for white women the proportion dropped 7.2 percentage points to 11.3 percent.

~ EDUCATIONAL ATTAINMENT AND LABOR FORCE PARTICIPATION ~

Gender

The labor force participation rate is the proportion of a population group that is either employed or actively seeking employment. Labor force participation differs substantially between the sexes: men participate at higher rates than women at every age and educational level. (See Table 4.)

Participation rates for adult women 25 years of age and older rose across the entire educational spectrum, with particularly strong gains among those who had attended college. Participation rates for adult women who had completed 1 to 3 years of college rose from over 57 percent in 1979 to over 67 percent in 1989. Over the same period, the rates for men, while remaining above that for women, declined in all educational groups.

Table 4

Labor force status of persons 25 years and older, by years of school completed and sex, 1979 and 1989 annual averages

Years of school completed	Total		Women		Men	
	1979	1989	1979	1989	1979	1989
Civilian labor force (in thousands)	79,792	101,736	32,626	45,490	47,168	56,246
Less than 4 years of high school	18,071	14,554	6,626	5,608	11,445	8,947
4 years of high school	31,298	39,934	14,710	19,295	16,589	20,638
1 to 3 years of college	13,598	20,662	5,558	9,757	8,040	10,905
4+ years of college	16,825	26,586	5,732	10,830	11,094	15,756
Percent distribution						
Less than 4 years of high school	22.6	14.3	20.3	12.3	24.3	16.9
4 years of high school	39.2	39.3	45.1	42.4	35.2	36.7
1 to 3 years of college	17.0	20.3	17.0	21.4	17.0	19.4
4+ years of college	21.1	26.1	17.6	23.8	23.5	28.0
Labor force participation rate						
Less than 4 years of high school	44.3	41.6	30.3	30.1	60.3	54.7
4 years of high school	66.7	67.4	53.5	57.7	85.4	80.1
1 to 3 years of college	71.9	75.5	57.2	67.3	87.3	84.6
4+ years of college	79.3	81.6	64.3	73.6	90.3	88.3
Unemployment rate						
Less than 4 years of high school	6.1	7.6	7.7	8.4	5.2	7.2
4 years of high school	3.9	4.4	4.6	4.4	3.3	4.4
1 to 3 years of college	3.3	3.2	4.1	3.4	2.7	3.1
4+ years of college	2.2	2.1	3.2	2.4	1.7	2.0

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

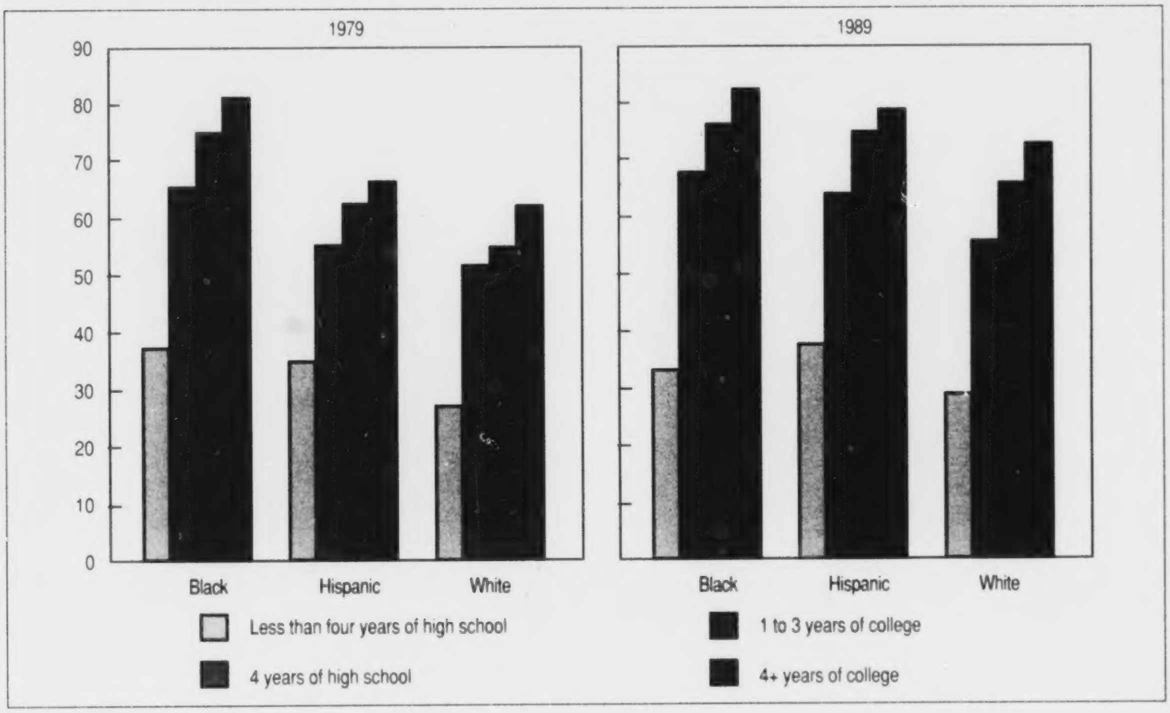
Race/Hispanic Origin

Black and Hispanic women participated in the labor force at higher rates than white women across all educational levels in both 1979 and 1989 (see Figure 1). In 1989 the participation rate for black and Hispanic women with less than 4 years of high school was 34 and 38 percent, respectively, compared with 29 percent for white women. The rate for black and Hispanic women with 4 or more years of college was 83 and 78 percent, respectively, compared with 73 percent for white women.

Between 1979 and 1989 the gap between the labor force participation rates of black and white women narrowed considerably at every educational level; however, it increased between Hispanic and white women. In 1979 the labor force participation rate for black women with less than 4 years of high school was 37.5 percent, compared with 28.8 percent for white women—a difference of 8.7 percentage points (see Table 5). By 1989 this gap in participation rates had narrowed—the black rate was 4.4 percentage points higher than the white rate. In 1979 the labor force participation rate for Hispanic women with less than a high school education was 35.7 percent, compared with 28.8 percent for white women—a difference of 6.9 percentage points. By 1989 the Hispanic rate was 8.9 percentage points higher than the white rate.

Figure 1

Female labor force participation rates, by race and education, 1979 and 1989



Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

Table 5

Differences in labor force participation rates of women 25 years and older, by race and years of school completed, 1979 and 1989

Years of school completed	1979			1989		
	Black	White	Differ.	Black	White	Differ.
Less than 4 years of high school	37.5	28.8	8.7	33.8	29.4	4.4
4 years of high school	66.4	52.3	14.1	67.9	56.3	11.6
1 to 3 years of college	75.6	55.2	20.4	76.9	66.0	10.9
4+ years of college	81.3	62.8	18.5	82.6	72.8	9.8
Years of school completed	**1979**			**1989**		
	Hispanic	**White**	**Differ.**	**Hispanic**	**White**	**Differ.**
Less than 4 years of high school	35.7	28.8	6.9	38.3	29.4	8.9
4 years of high school	55.9	52.3	3.6	63.7	56.3	7.4
1 to 3 years of college	62.5	55.2	7.3	74.8	66.0	8.8
4+ years of college	66.9	62.8	4.1	78.2	72.8	5.5

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

Some studies indicate that marital status and husbands' earnings account for the differences between white and minority women's labor force participation rates.[3] In a study by Joseph Meisenheimer in 1990, educational attainment and marital status were examined to shed light on the differences between the labor force participation rates of white and black female college graduates. The findings indicated that at all four educational levels, a smaller proportion of black women than white women were married and living with their husbands. Age was discounted as a factor in explaining these differences because both groups of married women had virtually identical age distributions in the years studied.

Differences in labor force participation between black and white married women may be partly explained by the labor force experience and educational level of their husbands. Factors such as unemployment and low earnings of husbands, combined with wives' higher educational attainment and higher earnings potential, increase wives' incentive to work. In Meisenheimer's report, the husbands of college-educated black women had less schooling and made less money than the husbands of white women.

~ EDUCATIONAL ATTAINMENT AND OCCUPATIONAL DISTRIBUTION ~

Higher education, traditionally, has provided a path to better jobs. Among women workers 25 years of age and older, employment has increased faster in occupational groups requiring the most education than in those requiring less education. Between 1984 and 1989, women's overall employment increased 21 percent, while employment grew by 31 percent for women in managerial and professional occupations and by 8 percent for those who were in operator and fabricator jobs. (See Table 6.)

There has been an increase in the proportion of college graduates in technical and sales, service, and operators/fabricators occupational groups over the 1984-89 period. In 1989, 15 percent of women in the technical and sales occupations had completed 4 years of college or more, up from 12 percent in 1984. For men in the same occupational group, 33 percent had completed 4 years of college or more in 1989, up from 30 percent in 1984.

Table 6

Occupations of employed persons 25 years and older, by years of school completed and sex, 1984 and 1989 annual averages

	Total*		Managerial and professional		Technical and sales		Service		Precision production		Operators and fabricators	
Years of school completed	**1984**	**1989**	**1984**	**1989**	**1984**	**1989**	**1984**	**1989**	**1984**	**1989**	**1984**	**1989**
Women												
Numbers (in thousands)	36,104	43,582	9,632	12,587	15,553	18,427	5,981	7,069	868	1,054	3,704	3,982
Percent distribution	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 4 years of high school	14.4	11.8	2.5	2.1	7.1	5.9	33.3	28.5	27.8	24.5	40.5	35.1
4 years of high school	44.5	42.3	19.3	19.3	55.9	51.6	50.5	50.9	52.9	54.0	50.2	53.4
1 to 3 years of college	18.9	21.6	19.6	21.4	24.6	27.5	11.6	15.3	12.3	14.8	7.2	8.9
4 years of college or more	22.2	24.3	58.6	57.3	12.4	15.0	4.5	5.3	7.1	6.7	2.1	2.6
Men												
Numbers (in thousands)	47,116	54,039	13,625	15,777	9,398	10,482	3,604	4,219	9,611	10,991	8,806	10,328
Percent distribution	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 4 years of high school	18.0	15.4	3.7	3.0	8.5	6.1	27.4	24.2	23.7	20.6	35.1	29.8
4 years of high school	35.9	36.5	15.4	15.2	34.5	33.1	41.0	42.5	52.2	52.7	49.4	51.8
1 to 3 years of college	18.1	19.6	15.6	17.4	27.2	27.9	21.0	22.4	18.2	20.0	12.0	14.0
4 years of college or more	27.9	28.6	65.3	64.4	29.8	32.8	10.7	10.9	5.9	6.7	3.5	4.5

* Includes other occupations not shown separately.
Source: U.S. Department of Commerce, *Statistical Abstract of the United States*, 1985 and 1991.

~ EDUCATIONAL ATTAINMENT AND EARNINGS ~

As can be seen in Table 7, education has a strong, positive effect on the earnings of women and men but it takes considerably more years of schooling for women to earn as much as men. For example, in both 1979 and 1989, men with only an elementary school education earned as much as or more than women high school graduates; male high school graduates earned more than women with 1 to 3 years of college. Furthermore, in both years, there was no clear tendency for the female-male earnings gap to decrease with years of schooling.

An examination of actual earnings growth from 1979 to 1989 by educational attainment and earnings shows that earnings of female college graduates increased the fastest (99 percent), followed by male college graduates (72 percent), then female high school graduates (67 percent). Earnings of males with 1 to 3 years of high school (39 percent) and male high school graduates (47 percent) increased much more slowly over the period, reflecting the decline in blue-collar employment in the 1980's job market.[4]

Table 7
Earnings of workers 25 years of age and older, by sex and years of school completed, 1979 and 1989

Years of school completed	1979 earnings			1989 earnings			Percent increase in earnings, 1979-89	
	Women	Men	Women as percent of men	Women	Men	Women as percent of men	Women	Men
Elementary:								
8 years or less	$7,613	$12,370	61.5	$12,188	$17,555	69.4	60.1	41.9
High school:								
1 to 3 years	8,555	15,198	56.3	13,923	21,065	66.1	62.7	38.6
4 years	10,518	18,100	58.1	17,528	26,609	65.9	66.6	47.0
College:								
1 to 3 years	11,854	19,367	61.2	21,631	31,308	69.1	82.5	61.7
4 years only	13,441	22,406	60.0	26,709	38,565	69.3	98.7	72.1
5 years or more	16,693	25,860	64.6	32,050	46,842	68.4	92.0	81.1
Median	$11,071	$18,711	59.2	$20,570	$30,465	67.5	85.8	62.8

Note: Data are for median income of year-round full-time workers.
Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 129 and No. 172, *Money Income of Households, Families, and Persons in the United States: 1979 and 1989*

~ EDUCATIONAL ATTAINMENT AND UNEMPLOYMENT ~

Generally, the incidence of unemployment is higher among women than men, regardless of the level of educational attainment. In 1989 women in all educational groups, except high school graduates, had higher unemployment rates than men (see Table 8). In 1979 women at every educational level had higher unemployment rates than men. Some studies indicate that frictional unemployment is higher for women than men, reflecting their greater likelihood of entering or leaving the labor force and the demands of family responsibilities.[5] Other reasons for the gender differences in unemployment rates include marital status, work experiences, lack of seniority, and the industry of employment.

More education has become an increasingly important criterion for job market success over time. Among female college graduates, over the 1979-89 period, the unemployment rate declined by 0.8 percentage points, from 3.2 to 2.4 percent, while it increased for female high school dropouts by 0.7 percentage points—from 7.7 to 8.4 percent. Over the 1979-89 period, the largest percentage point increase in the unemployment rate for any educational group occurred among male high school dropouts. The unemployment rate for men rose by 2.0 percentage points during the decade—from 5.2 to 7.2 percent.

Black and Hispanic labor force participants have historically had higher unemployment rates than whites (see Table 8). The differences are often attributed to lower educational attainment of Hispanics and blacks; however, their unemployment rates were higher than those for whites at each level of education in 1989. According to a study by Lori G. Kletzer in 1991, the burden of widespread job displacement during the 1980's fell disproportionately on blacks because of their concentrated employment in production-related occupations.[6] Another study cited differences in worker tenure, productivity, age, and racial and sex discrimination as having an impact on one's chances of displacement.[7]

In 1989 the unemployment rate for black women 25 years of age and older was higher than the rates for white or Hispanic women at every level of educational attainment except for those who had completed 4 years of college or more. The unemployment rate for black women who had completed 4 years of college or more was 3.4 percent; for Hispanic women, 4.6 percent; and for white women, 2.3 percent. The pattern changed from that in 1979 when black women who had 4 years of college or more had a higher unemployment rate than Hispanic or white women.

Table 8

Unemployment rates of persons 25 years and older, by educational attainment, sex, and race, 1979 and 1989 annual averages

Educational attainment	Total	Total		White		Black		Hispanic	
		Women	Men	Women	Men	Women	Men	Women	Men
1979 unemployment rate									
Less than 4 years of high school	6.1	7.7	5.2	7.0	4.7	10.4	8.0	10.9	6.0
4 years of high school	3.9	4.6	3.3	4.1	2.9	8.8	6.7	6.5	4.8
1 to 3 years of college	3.3	4.1	2.7	3.7	2.4	7.3	6.5	5.3	2.4
4+ years of college	2.2	3.2	1.7	3.1	1.5	3.5	3.6	3.3	2.9
1989 unemployment rate									
Less than 4 years of high school	7.6	8.4	7.2	7.4	6.2	13.2	12.2	10.0	7.7
4 years of high school	4.4	4.4	4.4	3.7	3.9	9.1	9.0	6.3	5.7
1 to 3 years of college	3.2	3.4	3.1	2.9	2.7	7.1	6.4	5.0	3.3
4+ years of college	2.1	2.4	2.0	2.3	1.8	3.4	4.8	4.6	2.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished data.

Table 9

Enrollment status, by race, Hispanic origin, and sex, 1975 and 1989
(numbers in thousands and percent distribution)

Characteristic	Total persons 18 to 21 years		Enrolled in high school		Total high school graduates		High school graduates in college		High school graduates not in college		Not high school graduates	
	1975	1989	1975	1989	1975	1989	1975	1989	1975	1989	1975	1989
Total	15,693	14,189	5.7	7.9	78.0	77.1	33.5	39.7	44.5	37.4	16.3	15.0
White	13,448	11,601	4.7	6.7	80.6	78.7	34.6	41.5	46.0	37.2	14.7	14.6
Black	1,997	2,084	12.5	12.3	60.4	70.2	24.9	28.4	35.6	41.8	27.0	17.4
Hispanic	899	1,542	12.0	10.9	57.2	54.2	24.4	20.2	32.8	34.0	30.8	34.9
Female	8,109	7,194	4.2	6.4	79.2	79.9	31.8	41.5	47.4	38.4	16.6	13.8
White	6,903	5,838	3.2	5.2	81.4	81.4	32.4	42.8	49.0	38.6	15.3	13.4
Black	1,085	1,098	9.7	10.6	65.0	74.5	25.8	33.0	39.2	41.5	25.4	14.9
Hispanic	484	737	7.6	9.4	59.3	57.8	23.6	23.3	35.7	34.5	33.1	33.0
Male	7,584	6,995	7.4	9.4	76.6	74.3	35.4	37.9	41.3	36.4	15.9	16.3
White	6,545	5,763	6.2	8.3	79.7	76.0	36.9	40.3	42.8	35.7	14.1	15.7
Black	911	986	15.9	14.5	55.0	65.3	23.9	23.3	31.1	42.0	29.0	20.3
Hispanic	416	804	17.3	12.1	54.6	51.4	25.2	17.5	29.3	33.8	27.9	36.7

Source: U.S. Department of Commerce, 1991 Statistical Abstract, Table 258, p. 156.

~ SCHOOL ENROLLMENT ~

Secondary

One important measure of success in educating young people is the proportion completing high school. In 1989 the high school completion rate for 18-to-21 year olds was 77 percent; for females and males, it was 80 and 74 percent, respectively (see Table 9). Between 1975 and 1989, the difference between male and female high school completion rates for 18-to-21 year olds increased by about 3 percentage points to 6 percentage points. In 1989, 14 percent of the female population 18 to 21 years old were not high school graduates, compared with 16 percent of the men. Hispanic women and men were more likely to be high school dropouts than white or black women and men. In 1989 the dropout rate was 33 percent for Hispanic women and 37 percent for their male counterparts.

Between 1975 and 1989 the dropout rate for men remained virtually the same, while it declined for women. Black women exhibited the largest decline over the 14-year period. In 1989, 14.9 percent of black women were not high school graduates, down from 25.4 percent in 1975.

Postsecondary

College enrollment increased 11 percent, from 12.1 million to 13.4 million, between 1980 and 1989 (see Table 10). Most of the growth can be attributed to women; their enrollment increased by 15 percent compared with 6.6 percent for men over the 1980-89 period. Part-time enrollment also increased 16 percent over the same period; the increases were 19 percent and 13 percent, respectively, for women and men.

The number of older students has grown faster than the number of younger students. Between 1980 and 1989, the enrollment of women younger than 25 years increased by 3.8 percent; during the same period, enrollment of women 25 years and older increased by 32.4 percent. Enrollment of men younger than 25 declined slightly (-0.8 percent) during the 1980's, while enrollment of men 25 and older increased by 20.2 percent.

Table 10

Enrollment in institutions of higher education by sex, age, and attendance status, 1980 to 1989 and projections for 1996 and 2001
(numbers in thousands)

Characteristic	1980	1985	*1989	**1996	**2001	Percent change 1980-89
Total	12,097	12,247	13,419	13,747	14,447	10.9
Women	6,223	6,429	7,159	7,476	7,925	15.0
14 to 24	3,764	3,534	3,905	3,808	4,208	3.7
25 and older	2,459	2,895	3,255	3,669	3,716	32.4
Men	5,874	5,818	6,260	6,271	6,522	6.6
14 to 24	3,797	3,615	3,766	3,715	4,151	–0.8
25 and older	2,076	2,204	2,495	2,556	2,370	20.2
Part time						
Total	4,999	5,172	5,823	6,205	6,380	16.5
Women	2,814	2,961	3,344	3,670	3,838	18.8
14 to 24	838	774	857	870	981	2.3
25 and older	1,976	2,187	2,489	2,800	2,857	26.0
Men	2,185	2,211	2,479	2,535	2,542	13.5
14 to 24	692	648	744	755	836	7.5
25 and older	1,492	1,562	1,735	1,780	1,706	16.3

*Preliminary data.
**Middle alternative projections.
Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1990, and *Projections of Education Statistics to 2001*.

Table 11

Enrollment in institutions of higher education by level of study, race, and sex, 1980 and 1988

Race, sex, level of study	1980	1988	Percent change 1980-88
Total* (in thousands)	12,086.8	13,043.1	7.9
Men	5,868.1	5,998.2	2.2
White	4,772.9	4,711.6	–1.3
Minority	884.4	1,051.3	18.9
Black	463.7	442.7	–4.5
Hispanic	231.6	310.3	34.0
Asian/Pacific	151.3	259.2	71.3
Indian/Alaskan	37.8	39.1	3.4
Women	6,218.7	7,044.9	13.3
White	5,060.1	5,571.6	10.1
Minority	1,064.4	1,347.4	26.6
Black	643.0	686.9	6.8
Hispanic	240.1	369.6	53.9
Asian/Pacific	135.2	237.5	75.7
Indian/Alaskan	46.1	53.4	15.8
Undergraduate			
Men	4,997.4	5,133.8	2.7
Women	5,471.7	6,170.4	12.8
White	4,425.8	4,852.9	9.7
Minority	975.8	1,236.5	26.7
Black	590.6	630.6	6.8
Hispanic	221.8	344.0	55.1
Asian/Pacific	120.2	212.2	76.5
Indian/Alaskan	43.1	49.7	15.3
Graduate			
Men	672.2	697.8	3.8
Women	668.7	774.1	15.8
White	566.2	636.8	12.5
Minority	79.0	93.9	18.9
Black	46.9	49.1	4.7
Hispanic	16.4	22.0	34.1
Asian/Pacific	13.0	19.5	50.0
Indian/Alaskan	2.7	3.3	22.2
First professional			
Men	198.4	166.7	–16.0
Women	78.4	100.4	28.1
White	68.1	82.0	20.4
Minority	9.6	17.1	78.1
Black	5.5	7.2	30.9
Hispanic	1.9	3.6	89.5
Asian/Pacific	2.0	5.8	190.0
Indian/Alaskan	0.3	0.5	66.7

*Nonresident alien students are not distributed among racial/ethnic groups, but are included in the total.

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1990.

The proportion of college students who were minorities rose between 1980 and 1988. Enrollment increased for minority women by 27 percent, compared with 19 percent for minority men (see Table 11). Much of this increase can be attributed to an increase in the number of Asian and Hispanic students. Enrollment of Asian/Pacific and Hispanic women increased by 75.7 percent and 53.9 percent, respectively; for Asian/Pacific and Hispanic men enrollment increased by 71.3 percent and 34.0 percent, respectively. The drop in the proportion of black students reflected the declining enrollment of black males (-4.5 percent) and the relatively slow increase in enrollment of black women (6.8 percent).

In the past several years, the number of women in graduate school has exceeded the number of men. Between 1980 and 1988 the number of female graduate students increased by 15.8 percent, compared with a 3.8 percent increase for men. Again, much of the increase for women can be attributed to Asian and Hispanic students.

~ DEGREES AND FIELDS OF STUDY ~

The trends in higher education, shown in Table 12a, indicate declining gender differences. Since the 1970's women have continued to make progress in the proportion of degrees awarded to them. The proportion of bachelor's and master's degrees awarded to women was about 52 percent in the 1988-89 school year. Although women received a smaller proportion of doctorates and first professional degrees than men in 1988-89 (36.5 percent and 36.3 percent, respectively) these figures represent a substantial increase in the female share since 1970-71 (14.3 percent and 6.3 percent).

Table 12a

Percentage of degrees awarded to women by level of degree, selected years, 1970-71 to 1988-89

Year	Bachelor's	Master's	Doctorates	First professional
1970-71	43.4	40.1	14.3	6.3
1974-75	45.3	44.8	21.3	12.4
1980-81	49.8	50.3	31.1	26.6
1983-84	50.7	49.9	34.1	32.8
1986-87	51.5	51.2	35.2	34.8
1987-88	52.0	51.5	35.1	35.7
1988-89*	52.5	51.9	36.5	36.3

*Preliminary data.

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1991*, table 228, p. 234.

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Substantial differences remain in the fields that men and women study in college. Tables 12b-12d show that there were substantial differences between men and women in fields of specialization at the college level in 1988-89, but they had narrowed considerably since 1970-71. In 1988-89, about 30 percent of the baccalaureate degrees in computer science and the physical sciences were awarded to women; about 14 percent of the engineering degrees were awarded to women. On the other hand, women earned over 77 percent of the degrees in education and about 85 percent of the degrees in health sciences. At the master's level, the proportions were slightly lower, but the same trends remain.

In the 1988-89 school year, women received about 9 percent of the doctorate degrees in engineering and over 19 percent of the degrees in the physical sciences, while over 50 percent of doctorates in education, foreign languages, health sciences, and psychology were awarded to women.

Women posted large gains in the proportion of first professional degrees awarded to them in traditionally male professions (Table 12e). In 1988-89, about 41 percent of the first professional degrees in law were awarded to women, up from 32.4 percent in 1980-81. There were also substantial gains for women in medicine and dentistry during the 1980's.

Table 12b

Percentage of bachelor's degrees awarded to women by discipline, selected years, 1970-71 to 1988-89

Discipline	1970-71	1980-81	1988-89
Agriculture	4.2	30.8	31.1
Architecture	11.9	28.1	39.3
Business	9.1	36.9	46.7
Communications	35.3	54.7	60.4
Computer and information science	13.6	32.5	30.7
Education	74.5	75.0	77.7
Engineering	0.8	10.3	13.6
Foreign languages	75.2	76.1	73.6
Health sciences	77.1	83.5	84.9
Mathematics	38.0	42.8	46.0
Physical sciences	13.8	24.6	29.7
Psychology	44.5	65.0	70.8
Social sciences	36.8	44.2	44.4

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1991.

Table 12c

Percentage of master's degrees awarded to women by discipline, selected years, 1970-71 to 1988-89

Discipline	1970-71	1980-81	1988-89
Agriculture	5.9	23.5	31.2
Architecture	13.8	29.1	35.1
Business	3.9	25.1	33.6
Communications	34.6	53.4	59.6
Computer and information science	10.3	23.0	27.9
Education	56.2	71.4	75.3
Engineering	1.1	8.2	13.0
Foreign languages	66.1	67.4	69.5
Health sciences	55.9	74.1	78.1
Mathematics	29.2	34.1	39.9
Physical sciences	13.3	20.5	26.7
Psychology	37.2	58.0	67.4
Social sciences	28.5	37.6	40.2

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1991.

Table 12d

Percentage of doctorates awarded to women by discipline, selected years, 1970-71 to 1988-89

Discipline	1970-71	1980-81	1988-89
Agriculture	2.9	11.9	19.6
Architecture	8.3	21.5	26.7
Business	2.9	14.8	26.6
Communications	13.1	41.2	44.8
Computer and information science	2.3	9.9	15.1
Education	21.2	47.3	57.3
Engineering	0.6	4.1	8.8
Foreign languages	39.6	53.3	60.9
Health sciences	16.3	43.3	57.5
Mathematics	7.8	15.7	19.4
Physical sciences	5.6	12.0	19.7
Psychology	24.0	43.1	56.2
Social sciences	13.9	27.1	32.6

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1991.

Table 12e

Percentage of first professional degrees awarded to women by discipline, selected years 1970-71 to 1988-89

Field	1970-71	1980-81	1988-89
Dentistry	1.1	14.4	26.1
Medicine	9.1	24.7	33.2
Law	7.1	32.4	40.8

Source: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1991.

~ FINANCIAL ASSISTANCE FOR COLLEGE AND OTHER POSTSECONDARY STUDENTS ~

The cost of education and training after high school continues to increase. Learning about Federal and non-Federal sources of aid is imperative to obtain financial assistance. Various forms of assistance are available from Federal and State Governments, institutions of higher education, professional and community organizations, foundations, companies, and labor unions. For example, many companies and labor unions have programs to help pay the cost of postsecondary education for employees or members or for their children.

In the 1986-87 school year, a higher proportion of undergraduate students received financial aid from Federal than from institutional sources. Post-baccalaureate students received a higher proportion of their financial aid from institutional rather than Federal sources.[8]

The Federal Government provides financial assistance to help meet society's need for educated women and men. In fiscal year 1991, Federal program funds for postsecondary education amounted to $13.7 billion. After adjustment for inflation, Federal funding for postsecondary education increased by 47 percent from 1970 to 1975. It declined by 27 percent from 1980 to 1984 and rose by 1 percent from 1985 to 1991.[9]

The Department of Education administered 82 percent of the funding for higher education programs in fiscal year 1991.[10] Major student assistance programs include Pell Grants, Supplemental Educational Opportunity Grants, Perkins Loans, College Work-Study, and Stafford Loans. Information on these programs is available from the Department of Education, Office of Postsecondary Education.[11]

~ TRAINING ISSUES FOR WOMEN ~

Training can help reduce pay gaps between males and females and increase female labor force attachment. Issues of concern to women in training are access to training that leads to better paying jobs, more opportunities for on-the-job training, quality of training, and the need for support services for trainees (for example, housing, child care, and transportation). Other key issues include employer-based training for women in nontraditional careers and school programs that promote nontraditional careers.

According to a survey by the Hudson Institute and Towers and Perrin, the most common reason for rejecting potential job candidates is inadequate writing or verbal skills. Yet training, either before employment or on the job, does not appear to be a priority at many companies, measured by the amount spent on it. In addition, expenditures are unevenly distributed across workers, with high wage workers receiving the vast majority of training. Studies have shown that women and nonwhites are less likely than white males to receive training in a firm, through apprenticeships or through other forms of on-the-job training.[12]

~ TRAINING THROUGH FEDERAL PROGRAMS ~

Since the 1960's the Federal Government has been active in providing training and employment programs for disadvantaged or unemployed workers. The most significant early program was the Manpower Development and Training Act (MDTA) of 1962, which emphasized a fairly centralized approach to these problems. It was replaced by the Comprehensive Employment and Training Act (CETA) of 1973, which gave a greater role in decisionmaking and program implementation to local governments. CETA was superseded by the Job Training Partnership Act (JTPA) of 1982, which placed greater emphasis on the participation of the private sector in the planning and operation of programs.

Job Training Partnership Act

The purpose of the Job Training Partnership Act of 1982 was to establish programs to prepare youth and unskilled adults for entry into the labor force. Title IIA, the largest single program under the act, provides about $1.8 billion annually for job training for economically disadvantaged individuals. JTPA funds are distributed to States and localities using a formula based on the number of unemployed and economically disadvantaged people living in these areas.

Governors designate local Service Delivery Areas (SDA's) to receive JTPA funds. The Department of Labor administers the JTPA program and is responsible for providing broad policy guidance and program oversight. Although States can establish policy for their SDA's, much of the decisionmaking power for the operation of the JTPA program resides at the local level.

JTPA job training services, provided in classroom or on-the-job training programs, include job search assistance, remedial education, and training for specific occupations. Data from program years (PY) 1984 through 1989 indicate that there has been a gradual increase in the proportion of females served by JTPA Title IIA. The percentage of trainees who were female increased from 51 percent in PY 1984 to 55 percent in PY 1989. The job training activity with the highest proportion of females for both 1984 (63 percent) and 1989 (69 percent) was classroom skills training.[13]

Women constitute a majority of the eligible participants in JTPA because they are a disproportionate share of the economically disadvantaged population. Female-headed families represent more than half of America's families living in poverty. Because a high proportion of women in the labor force are employed in jobs that pay below poverty level wages, securing employment does not necessarily lead to economic self-sufficiency. Women need access to occupations with good wages, benefits, and long-term economic potential.

According to a study conducted by the General Accounting Office (GAO), in some SDA's women were less likely than white men to be trained for occupations with higher wages.[14] For example, in four of the seven SDA's in which classroom training received by women was analyzed, the study found that, on average, 9 percent of the women compared with 29 percent of the white men received training in occupations that had a median placement wage of $7 an hour or more.

JTPA provides program operators with the opportunity to reduce occupational segregation by offering women training in traditionally male jobs. This strategy would help reduce the male-female pay gap directly, as predominantly male jobs are generally higher paying than predominantly female jobs. The Nontraditional Employment for Women (NEW) Act, enacted in December 1991, amended JTPA by providing a wider range of opportunities for women who receive training under JTPA.

Objectives of the NEW Act are to (1) establish programs that will train, place, and retain women in nontraditional fields; (2) facilitate coordination between JTPA and the Carl D. Perkins Vocational and Applied Technology Act to maximize the effectiveness of both; and (3) to encourage collaboration among Federal, State, and local governments. The act also contains new planning and reporting requirements and a 4-year demonstration program to foster the development of programs to train and place women in nontraditional jobs.[15]

Perkins Act-1984

The Carl D. Perkins Act of 1984 attempted to incorporate single parents and homemakers into federally funded training to be administered by participating States. The Perkins Act expanded the emphasis and amount of resources available to integrate women and girls into the system. The law authorized an industry-education partnership for training in high technology occupations and emphasized assistance to women through the creation of two new programs.

Two programs—the single parent-displaced homemaker and sex equity programs—require the States to award 8.5 percent and 3.5 percent, respectively, of the basic grants to these programs to eliminate sex bias or stereotyping, especially for young women ages 14 to 25. The set-asides have encouraged an influx of women into vocational education, especially since the programs provide counseling and support services, such as child care.[16]

Perkins Act-1990

The 1990 Carl D. Perkins Vocational and Applied Technology Act reauthorizes vocational education programs at the State and local levels through 1996. It attempts to make the United States more competitive in the world economy by developing more fully the academic and occupational skills of all segments of the population. It also relaxes some of the rigid set-asides that splintered Federal aid into fragments too small to be of much help to anyone.

The act continues Federal funding for single parents, displaced homemakers, single pregnant women, and for special populations; it also acknowledges and targets sex-equity issues in education. The act requires that 10.5 percent of the Basic State Grants go to programs for single parents, displaced homemakers, single pregnant women, and sex equity. Sex equity programs are designed to encourage women to enter traditionally male occupations.[17]

Apprenticeship Programs

An apprenticeship program is a form of gaining skills that combines paid, on-the-job training with related theoretical instruction, usually in a classroom setting. The individual, or apprentice, participates in an organized training system that is designed to ensure the development of well trained workers who have a wide range of skills within their craft. The on-the-job component of an apprenticeship is conducted under the supervision of an experienced journeyworker. Programs range from 1 to 5 years, depending on the trade.

The apprenticeship system in the United States is voluntary; private employers, labor unions, or employers and unions together design and operate apprenticeship programs. The role of the Federal Government is that of a facilitator to bring management and labor together and persuade them to develop and administer these programs. The Bureau of Apprenticeship and Training (BAT) of the U.S. Department of Labor has responsibility for that role. BAT provides services and technical assistance to existing apprenticeship programs and to organizations interested in establishing such programs. BAT also registers apprenticeship programs and enforces the affirmative action provisions of the apprenticeship regulations to ensure that women and minorities have equal access to programs.

The skilled trades are considered nontraditional occupations for women: that is, less than 25 percent of all workers in that field or occupation are women. Carpenter, electrician, plumber, electronics technician, and telephone installer are a few examples of such occupations. Skilled trades jobs have the potential for greatly improving the economic status of women through higher wages, better fringe benefits, a wider variety of work schedules, greater job security, and more opportunities for advancement. Women's participation in nontraditional occupations can serve a dual purpose: women are provided the means of achieving economic self-sufficiency and employers are provided with a skilled labor force in a competitive economy.

Data indicate that during the 1980's women's participation in apprenticeship programs grew, although slowly. From 1980 to 1990 the percentage of women registered as apprentices increased from 4.8 percent to 7.1 percent.[18] The numbers are indicative of the numerous barriers women face when attempting to enter an apprenticeship program for training in the skilled trades. To remove those barriers the Secretary of Labor in 1990 established a multi-faceted departmental initiative to help women gain better access to the skilled trades.

Through the Women in the Skilled Trades (WIST) initiative, the Secretary directed the Women's Bureau, BAT, and the Office of Federal Contract Compliance Programs (OFCCP) to develop and implement an aggressive enforcement, outreach, and education program to increase the recruitment and retention of women in apprenticeship. The Secretary delegated authority and assigned joint responsibility to BAT and OFCCP for enforcement of the equal employment opportunity requirements of the apprenticeship programs; both agencies are empowered to conduct compliance reviews and negotiate resolutions to complaints or violations. The Women's Bureau provides technical assistance to employers seeking appropriate strategies to recruit and retain women in apprenticeship programs and to women seeking to enter the trades. An outreach and education campaign to promote training and employment in the skilled trades was launched in 1992; promotional materials provide information and additional resources to women and girls, employers, unions, and school guidance counselors.

Women's Bureau Demonstration Projects

During the 1980's the Women's Bureau funded several projects to demonstrate techniques for increasing the employment prospects of women. Although many training and employment programs are available to women, the lack of coordinated support services limits women's access. The Women's Bureau is concerned with improving women's access to training and to occupations of their choice. The Bureau funds projects designed to demonstrate techniques for moving women into skilled trades and other nontraditional careers and for helping minority women and other unemployed and underemployed women find and keep jobs. The majority of the projects were developed to provide job skills training and employment services to specific groups of women. Examples of the projects developed with Bureau funding include the following:

Individual Development and Entrepreneurial Activities (IDEA)

The objective of the program was to reach out to the female population in the Mississippi Delta area whose credentials would not ordinarily support their admittance to an institution of higher education and to provide them with the necessary supportive services for their return to school and the work force. The project, funded October 1982 through September 1984, served mature (35 years and older), unemployed minority women in a rural area.

Vocational training was provided based on the trainee's interest in the vocational-technical curriculum of the college. Most opted to explore carpentry, entrepreneurial skills, law enforcement, personal and community health, industrial mining, and data processing. Job placements were made in occupations such as cafeteria management, electrician, bus driver, sales, and office assistance. The placement rate for the 2-year program was 59.4 percent.

Higher Opportunities for Partnerships in Employment (HOPE)

This project, funded September 1987 through May 1990, linked the private sector with a community-based organization to provide a combination of prevocational and on-site vocational instructional training strategies leading to jobs in the direct mail industry for mothers on welfare. The project proposed to demonstrate that a community service organization and a private corporation could effectively work together. The project integrated prevocational and vocational training, productivity, and ancillary services in a private sector business facility in an effective job training partnership. This team provided recruitment, screening, counseling, job training, and placement for women least likely to succeed in a conventional job training program. The women had been on welfare for an average of 6.4 years, had completed 10.6 grades, were single, and had 2.6 children. These women were viewed as hard to place in the work force. Yet, of the 77 who entered, 60 finished and 47 were placed in unsubsidized jobs at $5 or more per hour.

The original design of the program called for classroom sessions and field trips lasting for 3 weeks, followed by on-the-floor training at the shop for the remaining 9 weeks. The curriculum during the first 3 weeks covered communication skills, computational skills, heritage history, social realities/cultural enrichment, and fundamentals of mail sorting. The participants learned about job-finding techniques and traits that employers look for in employees. They practiced techniques of locating a job, completing an application, and preparing for and conducting themselves in an interview.

Women in Highway Construction Project

This project, begun in October 1988, was a joint venture between the Federal Highway Administration of the U.S. Department of Transportation and the Women's Bureau and the Employment and Training Administration of the U.S. Department of Labor. The project was designed to develop methods and strategies to assist women in overcoming the barriers they faced when attempting to secure employment in skilled and semiskilled jobs on highway construction projects. To do so, information was collected through three basic approaches: a review of published and unpublished literature; interviews and correspondence with individuals and organizations involved in these issues; and meetings held in four Federal regions. The findings from the data collection efforts were used to develop a training and reference manual which State highway agencies can use to assist highway construction contractors in meeting their responsibilities for the employment of women. The manual represents a multi-agency response to the problems of recruiting, hiring, training, and retaining women in the highway construction crafts. It is a resource document which contains a compendium of strategies that have proven successful for others.

Pennsylvania Welfare Reform Demonstration Project

A training and employment model was developed to help welfare-eligible women develop microbusiness enterprises. From January 1989 to June 1990, the project was funded by the Appalachian Regional Commission, the Pennsylvania Department of Public Welfare, the Control Data Corporation, and the Women's Bureau. The project goals were (1) to provide self-employment training to 150 to 180 participants, with 40 percent employment, and (2) to determine the extent to which statewide replication of the program is feasible. The training was conducted at three sites: Philadelphia, Pittsburgh, and Scranton.

Two self-employment training programs were utilized. The program in Philadelphia featured classroom training, with courses such as small business research, sales presentations, resume writing, introduction to pricing, and financial planning. Ongoing management assistance was provided for all graduates of the program, including one-on-one business assistance, site visits, and reunions. The Scranton and Pittsburgh sites used a training program modeled to help disadvantaged and unemployed women and men from rural settings develop entrepreneurial skills. The program featured workshops, special guest speakers, and technical seminars covering business skills development and planning, including how to capitalize and start a new company.

Each site had a revolving business loan fund, which was used to develop financing packages, using private bank financing and owner equity or loan guarantees, to start new business ventures for program participants.

The results from the three sites were that 189 persons enrolled in training, 136 persons completed training, 49 businesses were started, 37 persons found permanent employment, and 2 persons enrolled in college.

Penn State-Harrisburg conducted the project evaluations and the establishment of a statewide program based on this model, but budget constraints precluded implementation.

Math and Science Demonstration Projects

A major challenge for the future work force and for U.S. global competitiveness is to increase the workplace literacy of women and minorities. The groups have high incidences of unemployment and are underrepresented in math and science occupations, careers that are associated with higher than average earnings. Mathematics, sciences, and interpersonal relations are the building blocks of workplace literacy—competence in reading, writing and computation, critical thinking, and problem solving.

During 1991 the Women's Bureau initiated several projects that focus on building science and math skills among women and minorities to foster workplace literacy. One project seeks to develop career ladders for workers in health care, technical, and service occupations through a partnership with employers in developing job-based math and science skills. Another project examines workplace literacy to see how it can develop or reinforce family stability and security among families where English is not generally spoken at home. The project will document what types of activities can be used to teach literacy and will demonstrate the returns to family security, such as completing citizenship requirements and using English proficiency as a tool to help adult family members move into the labor force or up the career ladder.

State Technical Assistance and Training Effort (STATE) Project

Since the early 1980's the National Displaced Homemakers Network (NDHN), Inc., has received grant awards from the Women's Bureau, as directed by Congress, to provide information and technical assistance requested by interested persons and organizations. Displaced homemakers are women who have been out of the labor force for a number of years and have lost their means of support because of divorce, disability, separation, or death of a spouse.

Since 1989 one of NDHN's grant activities has been the STATE project. The objective of the project is to strengthen the capacity of local displaced homemakers program providers through the provision of customized training and technical assistance. Ten States participate each year. Local program providers in each State receive special goal setting and training sessions on topics previously identified by the group as to their State's circumstances. Training options range from how to serve groups such as older women, minority women, or rural women, to resource development and fundraising, to accessing government training and vocational education programs, and employer education programs. Over the 5-year span of the program, NDHN is expected to provide in-depth technical assistance to local service providers in all 50 States, reaching approximately 1,300 local program providers. ◊

~ NOTES ~

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[7] Diane E. Hertz, "Worker Displacement Still Common in the Late 1980's," *Monthly Labor Review*, May 1991.

[8] Statistical Abstract of the United States, 1991, Table 275.

[9] *1991 Digest of Education Statistics*, Table 336, p.350.

[10] *Ibid.*, Table 338, p. 353.

[11] See "The Student Guide—Financial Aid from the U.S. Department of Education: Grants, Loans, and Work-Study, 1991-92."

[12] See (a) "Workforce 2000: Competing in a Seller's Market: Is Corporate America Prepared?"; (b) Lisa M. Lynch, "Private Sector Training and the Earnings of Young Workers," Forthcoming *American Economic Review;* (c) Lisa M. Lynch, "The Role of Off-the-Job versus On-the-Job Training for the Mobility of Women Workers," *American Economic Review: Papers and Proceedings*, May 1991, 81, p. 153-58.

[13] "Review of JTPA Participant Characteristics and Program Outcomes for Program Years 1984 Through 1989," U.S. Department of Labor, Employment and Training Administration, Washington, D.C., October 1991.

[14] *Job Training Partnership Act: Racial and Gender Disparities in Services*, GAO/T-HRD-91-42, July 17, 1991.

[15] See Nontraditional Employment for Women Act, Public Law 102-235; *Job Training Partnership Act: Services and Outcomes for Participants with Differing Needs*, September 1991, GAO/HRD-89-52.

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8

The Changing Face of Industry

Highlights

- Of the more than 50 million jobs added to nonfarm wage and salary payrolls between 1964 and 1990, 30 million were filled by women. Three industrial sectors—services, retail trade, and government—provided three-fourths of the net job growth.
- Only 2.3 million manufacturing jobs were added between 1960 and 1990; 2 million were filled by women.
- The increase in all services jobs filled by women was 12.7 million between 1964 and 1990.
- Almost 40 percent of the total increase in government jobs held by women during the 1964-1990 period occurred in State and local education.
- Health services led the services industry in employment increases for women during the past 25 years.
- Retail trade has changed from a male majority industry to a female majority industry.

~8~

THE CHANGING FACE OF INDUSTRY

~ SOURCE OF DATA ON INDUSTRY CHANGES ~

Significant changes occurring in U.S. industry over the past three decades have had major impacts on the employment of women. To sketch these changes, data on nonfarm payroll employment collected from the Current Employment Statistics (CES) program, often called the Establishment Survey, were examined. The CES is a Federal-State program in which employment data were collected from a sample of more than 350,000 firms that employed more than 45 million wage and salary workers in 1990. The firms' payroll statistics are the source of data. (There is some duplication because the CES program counts jobs, not workers, and more than one job may be held by an individual worker.)

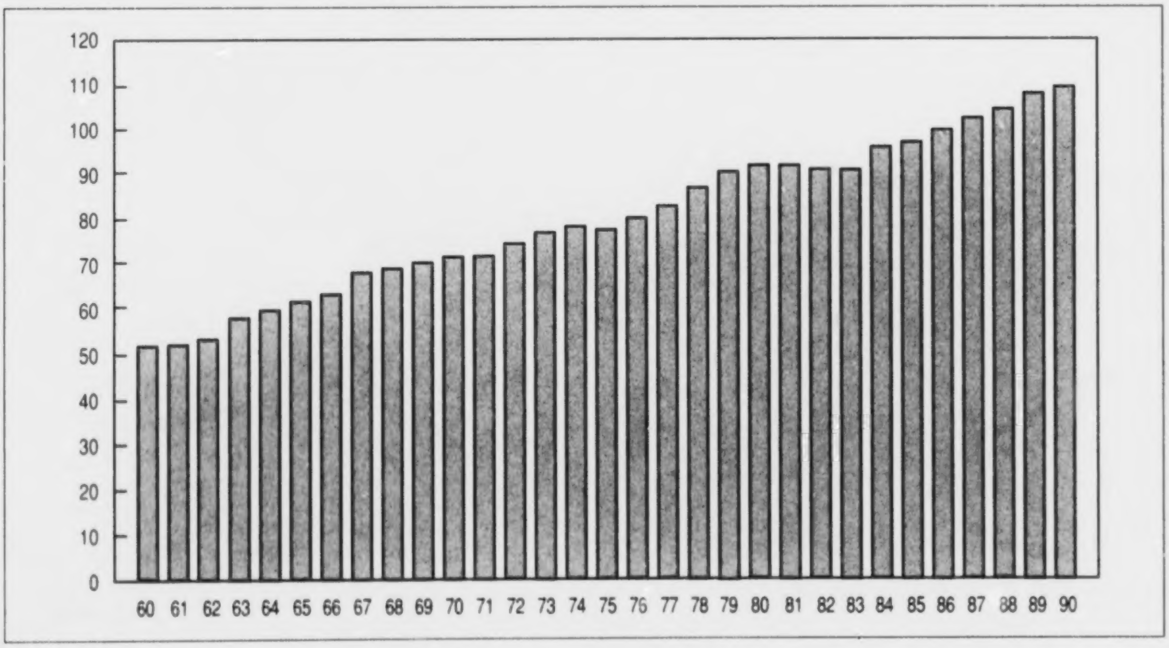
In 1964 the CES program began to break out women's jobs from total jobs in construction; transportation and public utilities; finance, insurance, and real estate; services; and government. From this point on it is possible to trace, separately, jobs held by women and men in all industry sectors.

~ EMPLOYMENT GROWTH IN INDUSTRY SECTORS ~

An examination of payroll data during the 30-year interval between 1960 and 1990 shows that the character of the American economy changed dramatically. More than 55 million jobs were added, essentially doubling the number from 1960. Figure 1 shows the steady climb in all nonfarm wage and salary jobs during this period.

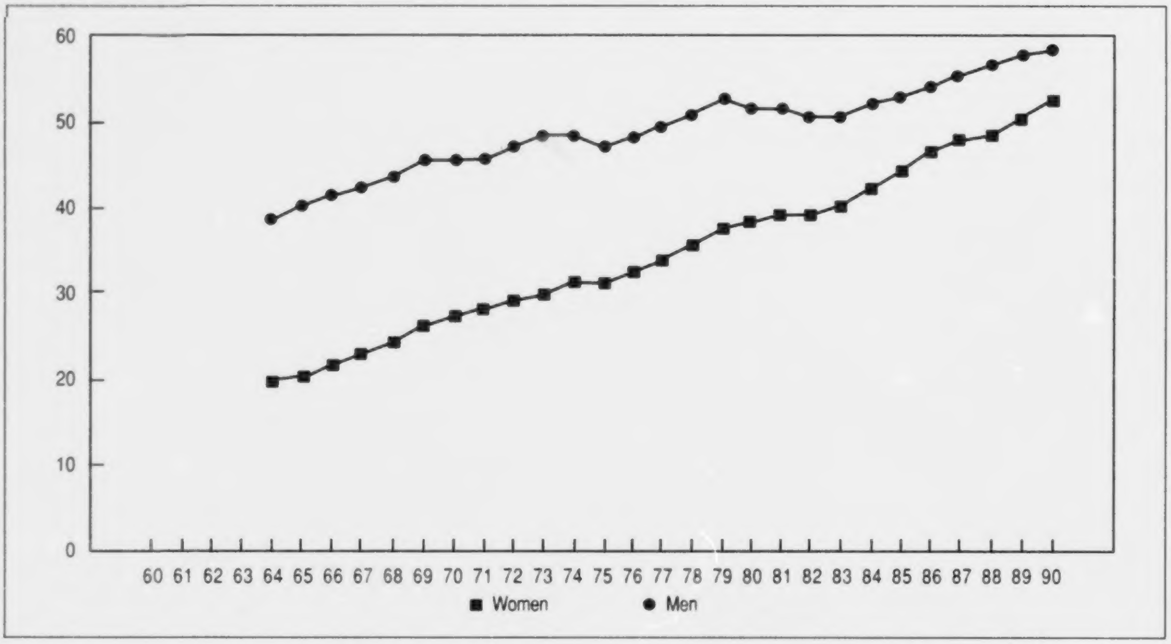
Women filled 30 million of the 50 million jobs added to nonfarm wage and salary payrolls between 1964 and 1990. Figure 2 outlines the path of women's and men's wage and salary employment during this period: jobs held by women increased by about 3.8 percent a year while jobs held by men grew by only 1.8 percent.

Figure 1
Wage and salary employment, 1960-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 2
Employment in nonfarm industries, by sex, 1964-90
(numbers in millions)

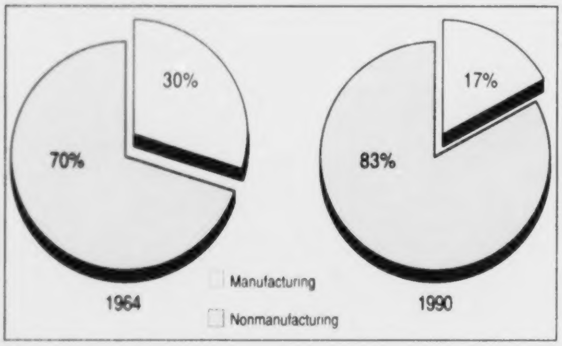


Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

In 1964, 30 jobs out of every 100 were in manufacturing; by 1990 that figure was only 17 out of every 100 jobs. Manufacturing employment gained only about 10 percent between 1964 and 1990, while total nonfarm jobs almost doubled (Figures 3 and 4).

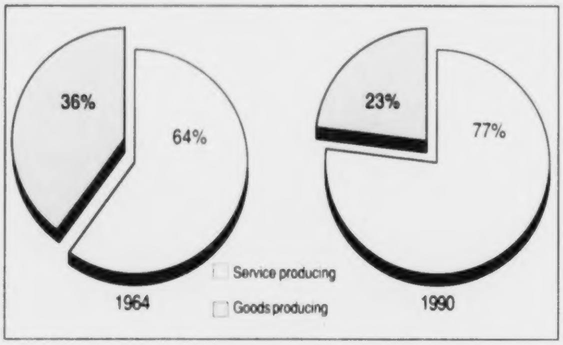
In 1964 goods-producing industries provided more than one-third of all jobs, while service-producing industries provided about two-thirds. By 1990 jobs in the goods-producing industries had slid to slightly more than one-fifth of all jobs, while the service-producing sector claimed almost four-fifths (Figures 5 and 6).

Figures 3 and 4
Manufacturing and nonmanufacturing,
employment in 1974 and 1990



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figures 5 and 6
Goods and services producing industries,
employment in 1964



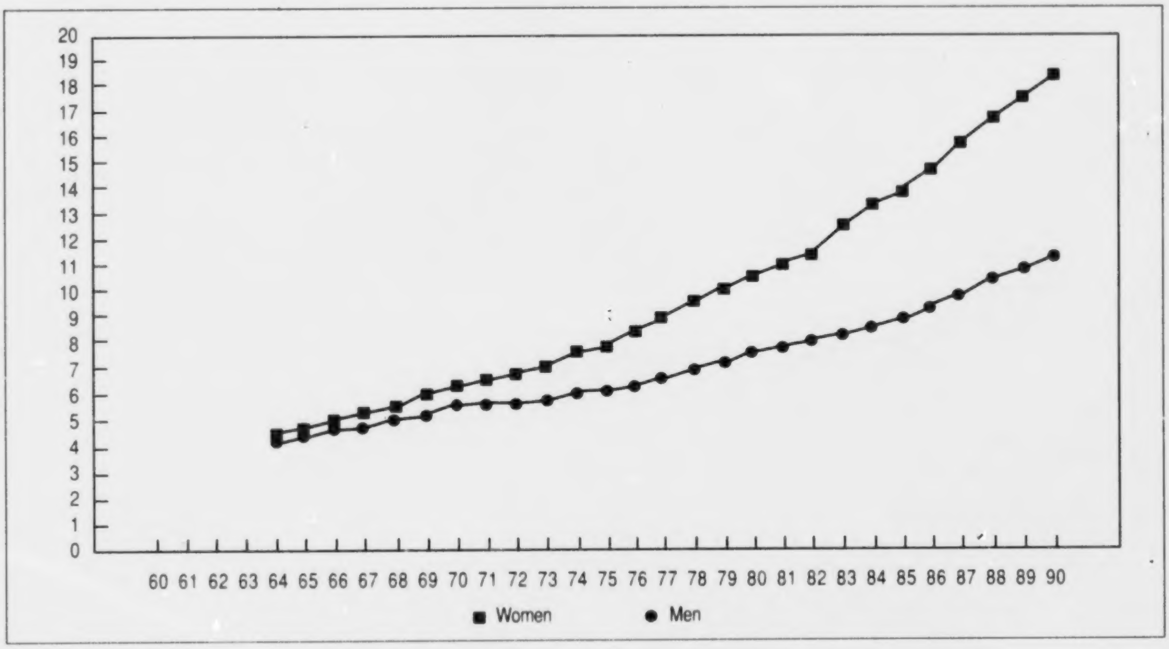
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

(**Note:** The 30-year history of employment of women and men in the United States by major industry sector is outlined in Figures 18-51 in the appendix to this chapter.)

Services, Retail Trade, and Government

Three-fourths of all net job growth between 1964 and 1990 occurred in services (38 percent), retail trade (21 percent), and government (17 percent). Figures 7 through 9 show the increase in jobs for women and men in these industry sectors. These three sectors were also those in which job growth for women was much stronger than job growth for men. For every job added in services and government held by a man during the three decades, approximately two were added for women. In retail trade three jobs were added for women for every two added for men. Figure 10 shows the number of jobs added for women and men in these three sectors.

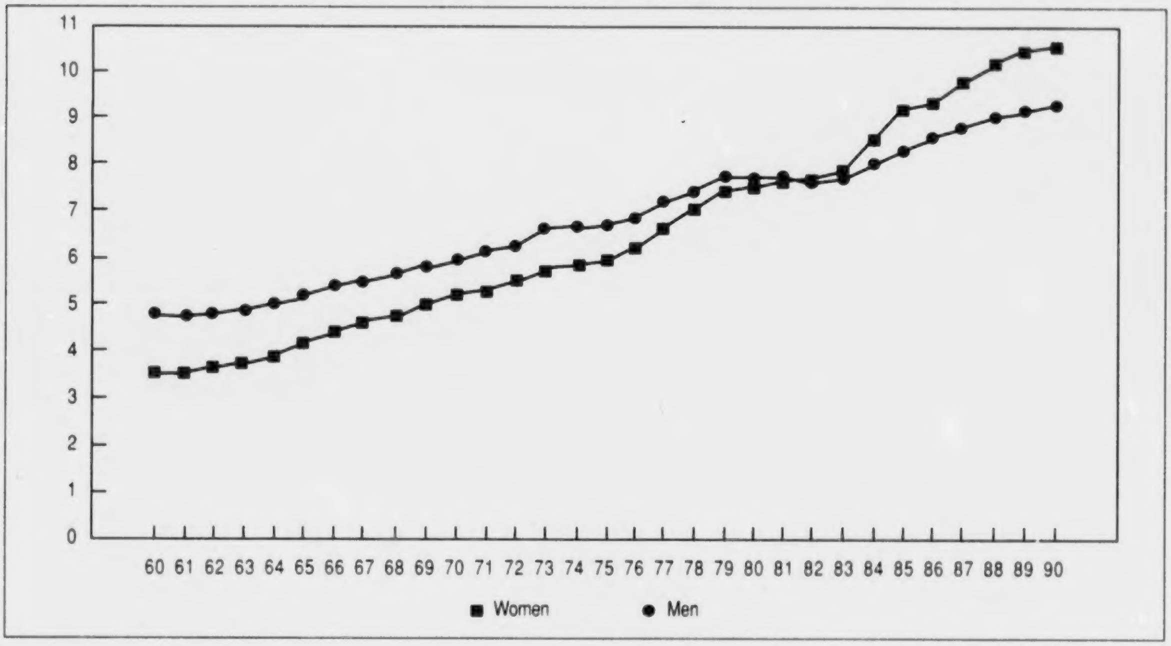
Figure 7
Employment in services, by sex, 1964-90
(numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 8

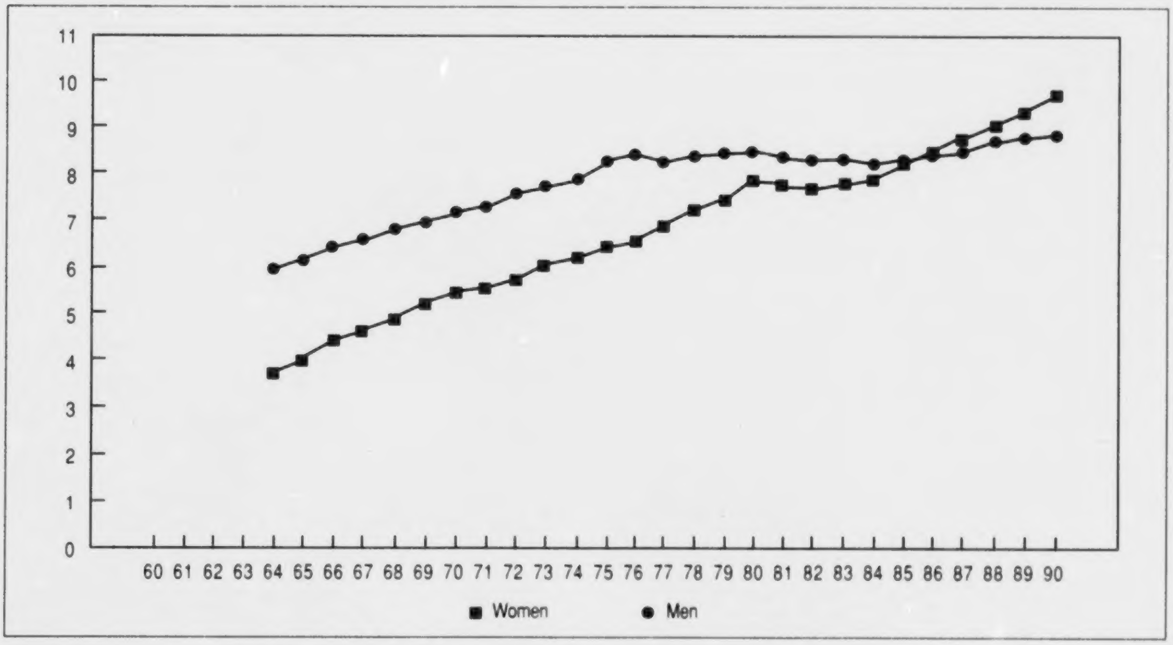
Employment in retail trade, by sex, 1960-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

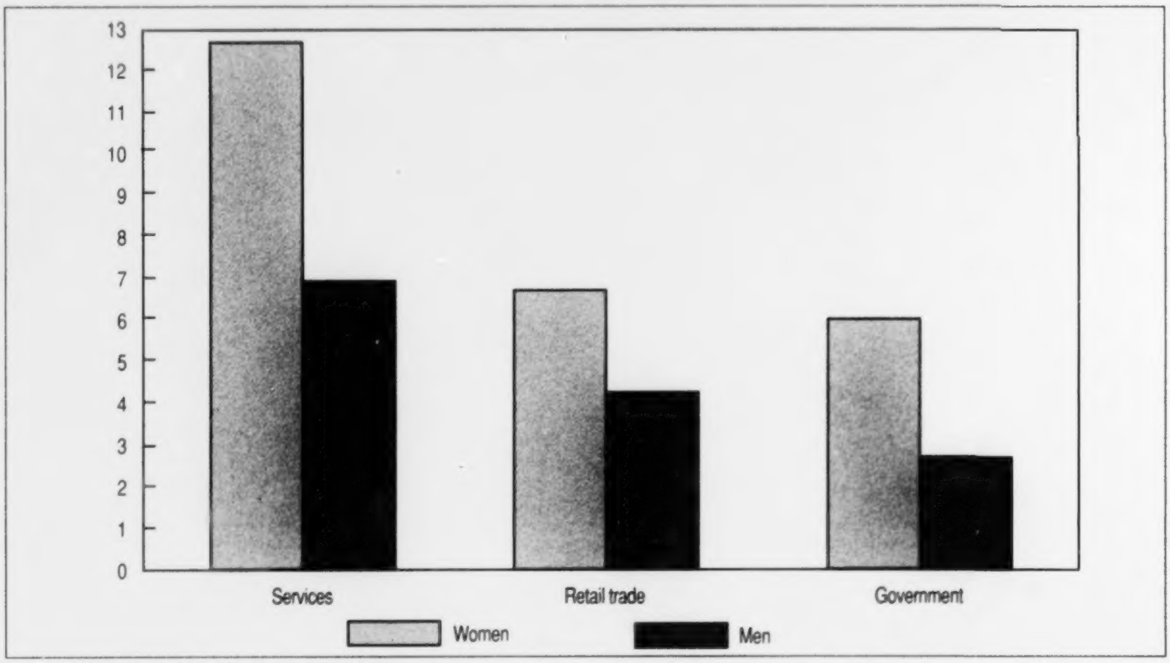
Figure 9

Employment in government, by sex, 1964-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 10
Services, retail trade, government,
employment change by sex, 1964-90 (numbers in millions)



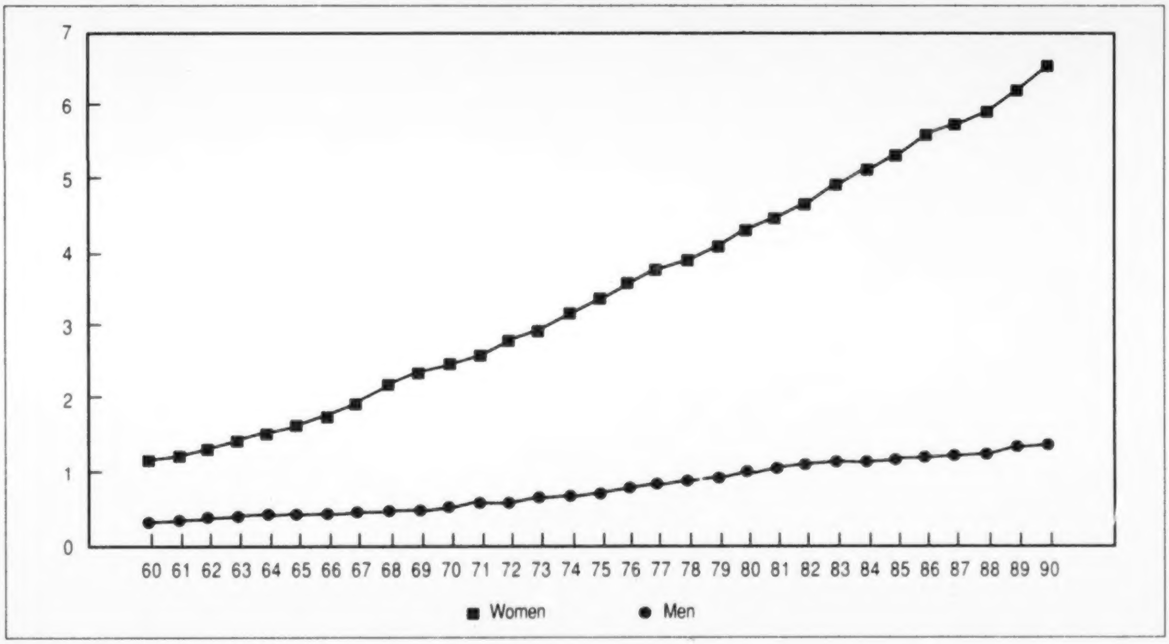
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Much of the growth in these industries was generated by the needs of an exploding population: the baby boomers. Health services led the services industry in employment increases for women. The increase in all services jobs for women between 1964 and 1990 was 12.7 million; the increase in health services jobs for the same period was 4.9 million, almost 40 percent of the total increase.

Much of the increase in government employment for women was the result of the remarkable growth in State and local education. More than 2 million women were added in jobs in State and local education between 1964 and 1990, almost 40 percent of the total increase in government jobs for women during the period. Figures 11 through 13 show the increase in women's jobs in health services and education through 1990.

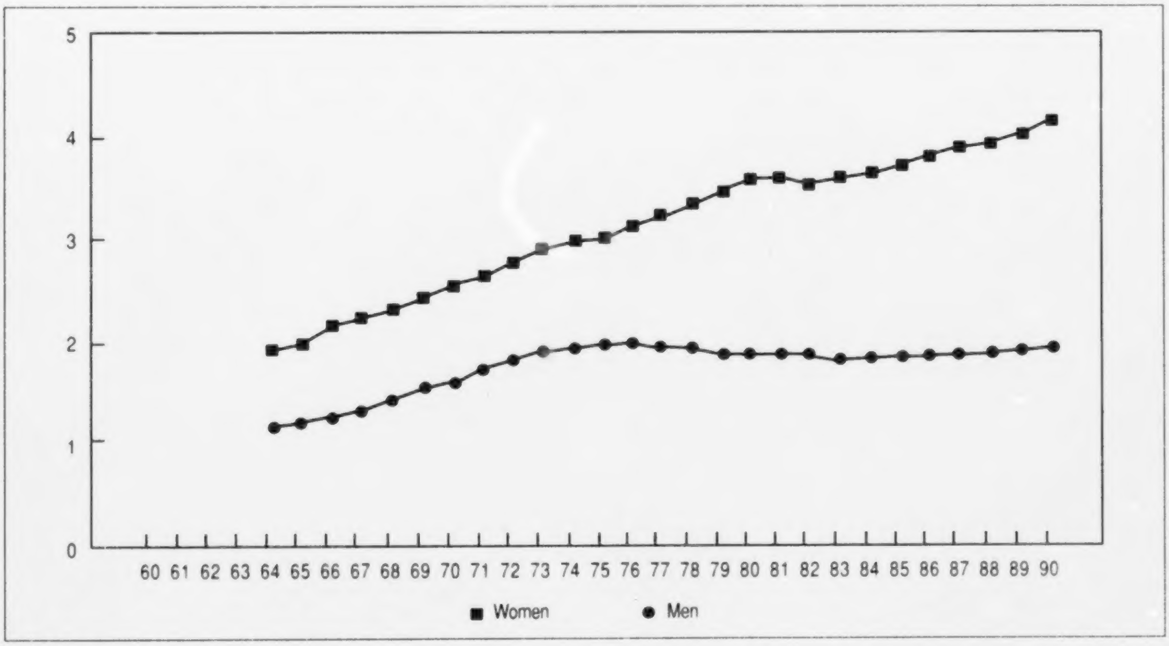
During the 30-year period, jobs held by women more than doubled in every industry except manufacturing, while those held by men doubled only in the services industry. Any positive percentage change greater than 100 means that the number of jobs more than doubled between 1964 and 1990. Figure 14 provides the percentage change in jobs between 1964 and 1990 by industry for women and men.

Figure 11
Employment in health services, by sex, 1960-90 (numbers in millions)



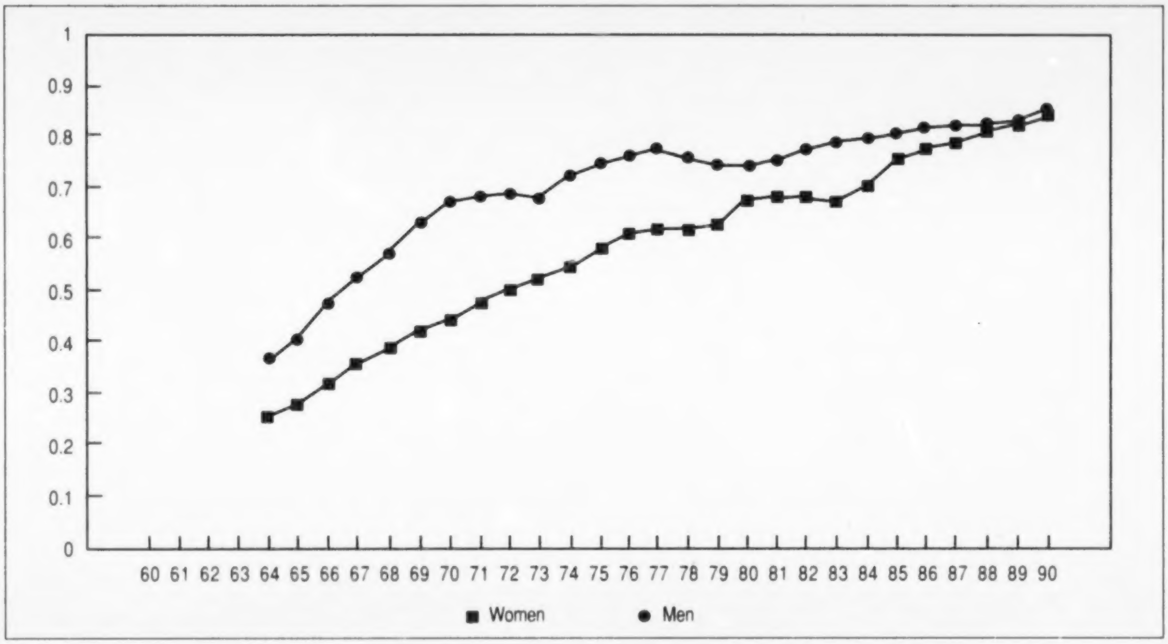
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 12
Employment in local education, by sex, 1964-90 (numbers in millions)



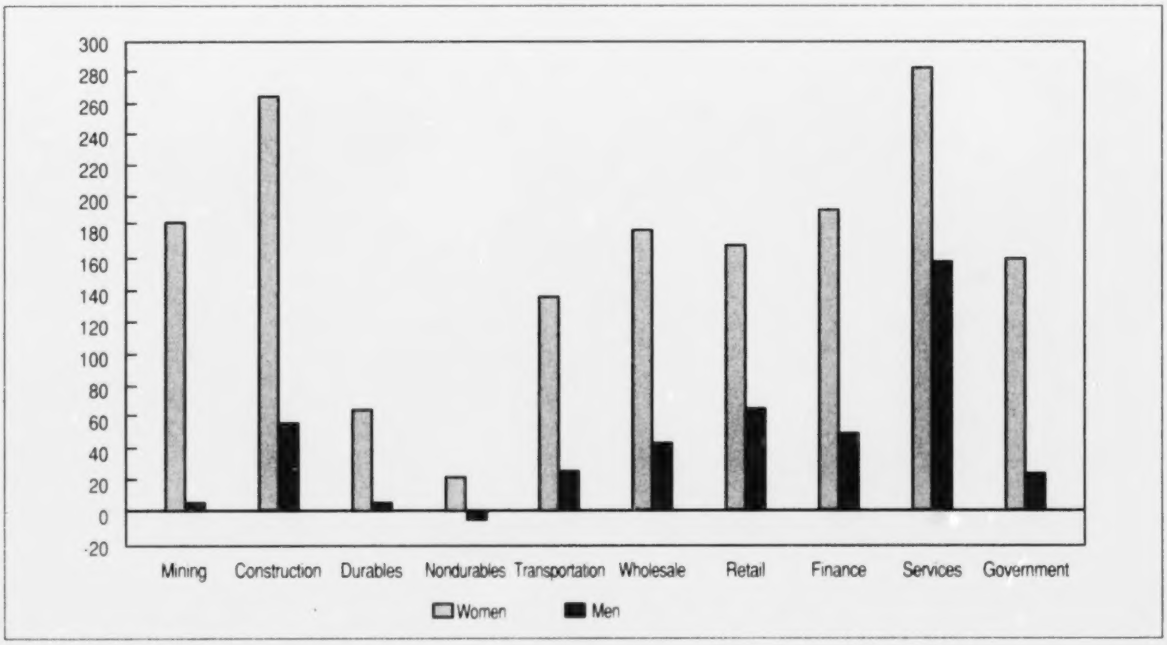
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 13
Employment in State education, by sex, 1964-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 14
Percent change in employment, by industrial sector and sex, 1964-90

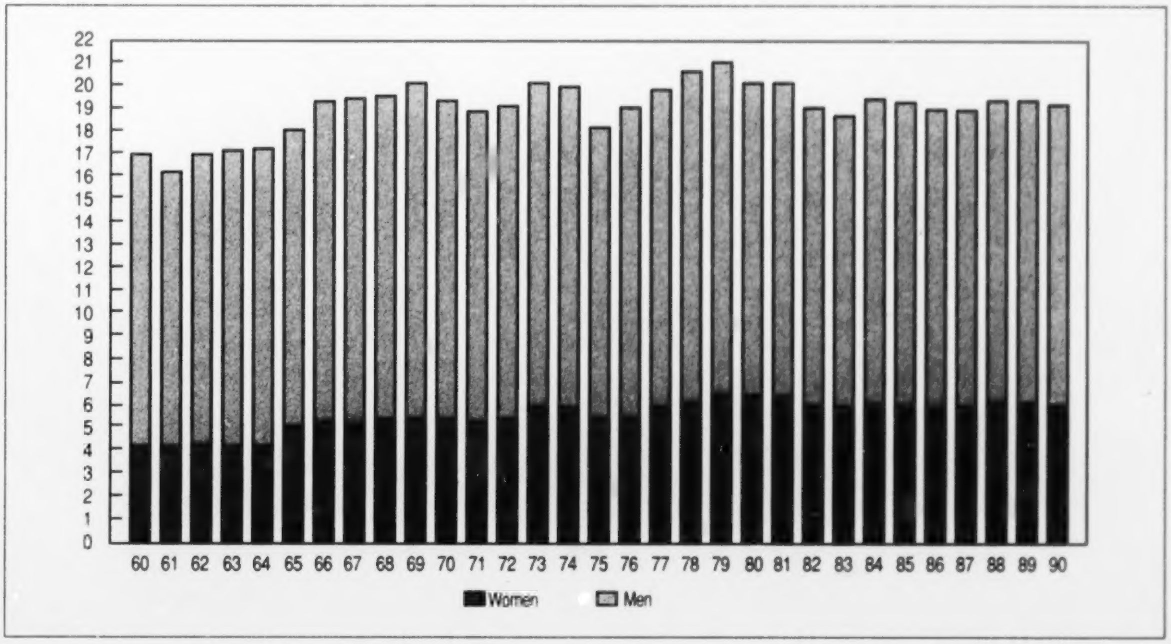


Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Manufacturing

The stagnation of growth in manufacturing employment as a whole concealed the turbulent changes within both durable and nondurable industries during the 30-year period. Between 1960 and 1990 only 2.3 million jobs were added in manufacturing; 2 million of these jobs were filled by women. The small increase in manufacturing employment during the 30 years between 1960 and 1990 was less than 15 percent overall, but the number of jobs held by men hardly changed during the period: the number in 1990 was only 3 percent higher than in 1960. Women accounted for most of the limited employment growth in manufacturing, with an increase of almost 45 percent of jobs. Figure 15 shows the changes in manufacturing jobs for women and men between 1960 and 1990.

Figure 15
Employment in manufacturing, by sex, 1960-90
(numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Some industries blossomed while others languished. For example, employment declined in blast furnaces and basic steel by about 375,000 between 1960 and 1990, while the electronic components industry gained about 350,000 workers during the same period. Most of the decline in jobs in the basic steel industries occurred among men, while growth in the electronic components industry occurred among both women and men. Figures 16 and 17 illustrate these changes.

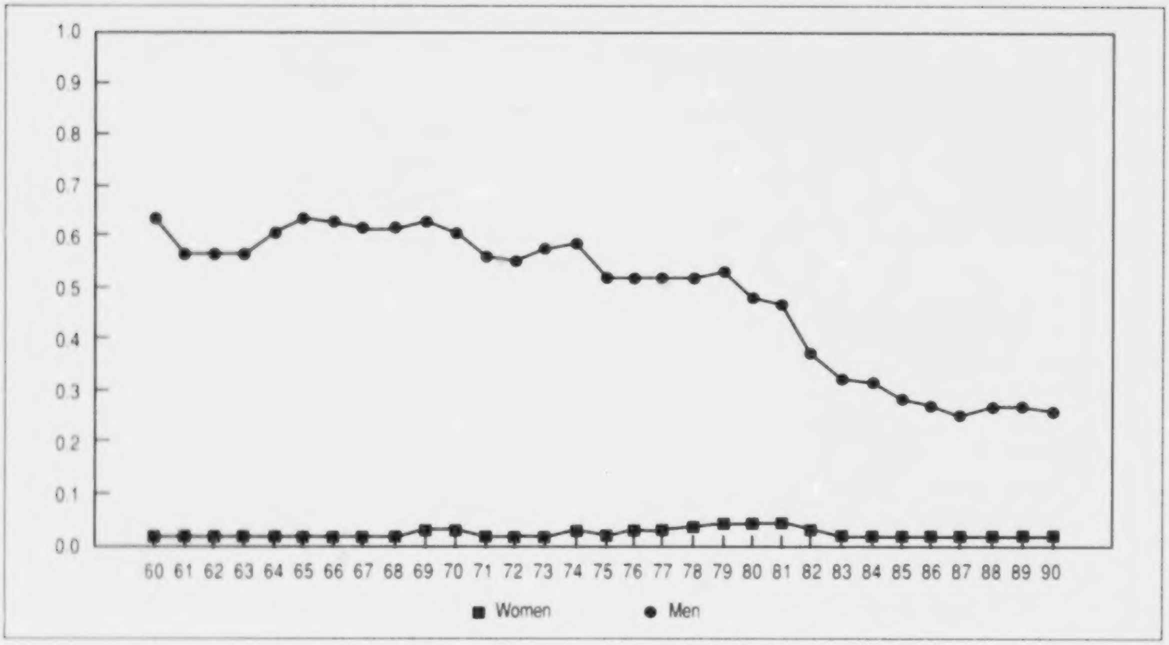
Jobs filled by women increased by 1.2 million in durable goods manufacturing while those held by men increased by less than one-half million between 1960 and 1990. In nondurable goods manufacturing jobs held by women increased by .7 million, while jobs filled by men declined by .2 million over the 30-year period. The number of women employed in each of the durables manufacturing subgroups increased over the three decades, but the increase was particularly strong in machinery (including computers and office machines), transportation equipment, and, to a lesser extent, fabricated metals, instruments, and furniture.

The number of men on payrolls, however, declined in the primary metals, stone, clay and glass, and miscellaneous manufacturing industries, with the largest losses by far (about one-half million) among primary metals workers.

Flexible automation, with its concurrent use of computers, has had a major effect on the kinds of jobs available in the durable and nondurable goods manufacturing processes in the last 30 years. This technology has provided more opportunities for women in manufacturing.

Figure 16

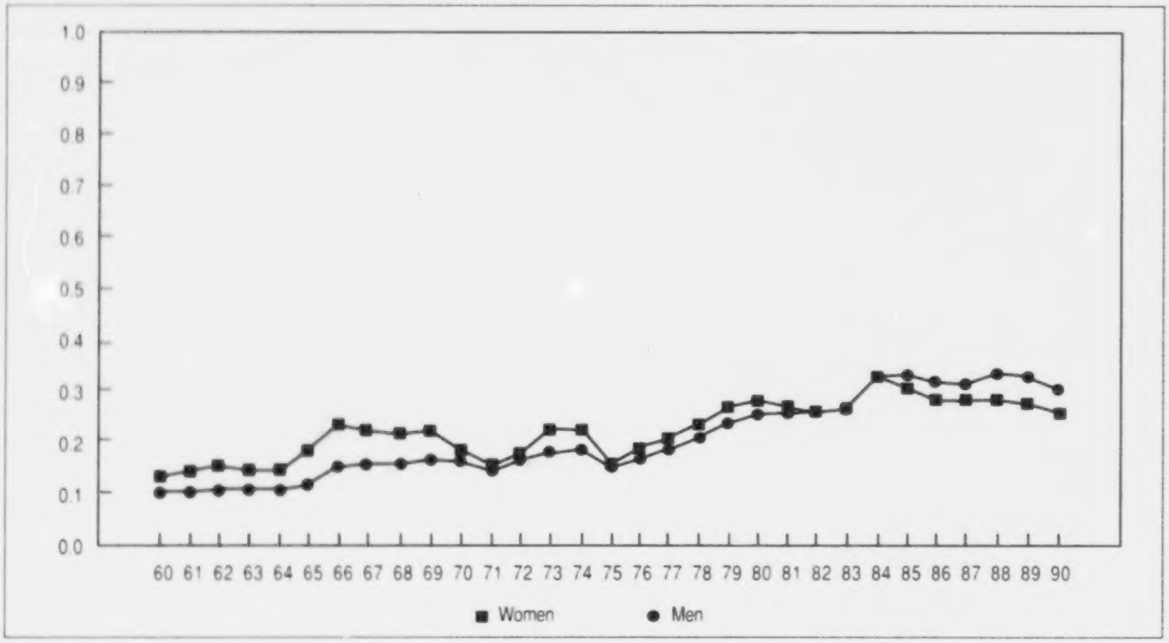
Employment in blast furnaces and steel, by sex, 1960-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

Figure 17

Employment in electronic components, by sex, 1960-90 (numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.

~ WIDENING GENDER GAP IN SOME INDUSTRIES ~

Between 1964 and 1990 the gap between the number of women and men workers in industry widened in construction; wholesale trade; finance, insurance, and real estate; and services. The construction and wholesale trade industries have added more male workers while services and finance, insurance, and real estate have added more women to payrolls. The gaps in mining and manufacturing have narrowed somewhat and retail trade has actually turned from a male majority industry to a female majority industry, although substantial employment increases have occurred among both sexes. Figures 18-51 in the appendix to this chapter show the relative increase in women's and men's jobs in major industrial sectors between 1960 and 1990.

The supply of women workers increased tremendously during the 30-year period, not only because more women entered the labor force, but also because once in the labor force they did not leave. This trend has implications for jobs that traditionally have been held by women and that have offered easy access to the labor market—teachers and secretaries, for example. As these jobs are filled, new entrants into the labor market may find it more difficult to obtain employment in occupations that traditionally have been considered "female." This may create a market push of women entering nontraditional jobs. This phenomenon may also help to explain the expansion of women workers into finance, insurance, and real estate; services; retail trade; and government sectors in the last 30 years.

~ IMPACT OF GLOBAL COMPETITION ON U.S. INDUSTRY/ECONOMY ~

The period from 1960 to 1990 was characterized by a sharpening of global competition that has had profound effects on the American economy. In *America and the New Economy*, Anthony Patrick Carnevale points out that "America is adjusting to the competitive realities of a new economy.... The new economy is distinguished from the old economy by a new set of competitive standards. In the old economy competitive success was based almost exclusively on the ability to improve productivity. In the new economy organizations and nations compete not only on their ability to improve productivity but on their ability to deliver quality, variety, customization, convenience, and timeliness as well.... The new economy is creating a new structure of jobs.... Organizations are using a mix of highly skilled but fewer production workers and more service workers to meet new competitive standards."[1]

After World War II Europe and Japan entered the U.S. marketplace partly because their own consumer markets were too small to support the kind of growth needed to rebuild their economies. But selling abroad meant satisfying a multitude of needs: mass-producing one kind of product for consumers in Europe, the United States, and the Far East would not work unless the product satisfied all its consumers. Flexible production was key to gaining niches in world markets, where low-cost, mass-produced American goods had not met the needs of the consumer. In producing these goods, war-torn economies also had to cope with inadequate financial and human resources. In order to survive, these economies learned to elicit high levels of cooperation among employers, workers, and governments. They learned how to train non-college-bound individuals to work efficiently. In this country, very often unskilled labor was used with sophisticated machines, so there was not a strong, compelling incentive for extensive training of non-college-bound youth.

Thus, since the end of World War II, businesses in Europe, the Far East, and some other regions of the world have been concentrating on finding the most efficient ways to enter and hold large segments of foreign markets. The United States has also begun to focus on this extremely important aspect of global competition. Carnevale explains, "The Europeans and Japanese seemed to have turned their weaknesses into strengths. By pursuing quality, variety, customization, convenience, and speed in getting to market, they not only expanded the terms of competition beyond productivity, but found new routes to productivity as well. By designing quality into products as they were made, the Europeans and the Japanese reduced the need to rework products and curbed waste, ultimately increasing productivity as well as quality. By the mid-1970's, mounting evidence began to suggest that productivity on the one hand and quality, variety, customization, convenience, and rapid change on the other were not only compatible but also mutually reinforcing competitive standards."[2] ◊

~ NOTES ~

[1] Anthony Patrick Carnevale, *America and the New Economy*, American Society for Training and Development and U.S. Department of Labor, Employment and Training Administration, 1991, p. iii.

[2] *Ibid.*, p. 15.

~ APPENDIX ~

(**Note**: Source for Figures 18-51: U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, United States, 1909-90*, Vols. I and II, Supplement.)

Figure 18
Employment in nonfarm industries, by sex, 1964-90
(numbers in millions)

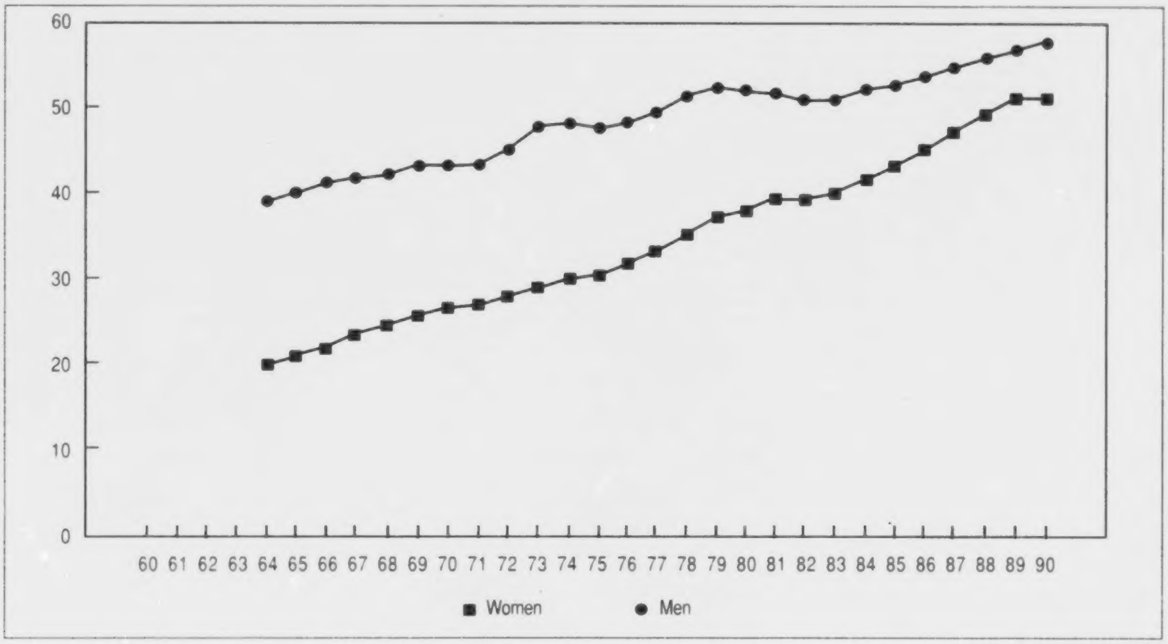


Figure 19
Employment in mining, by sex, 1960-90
(numbers in millions)

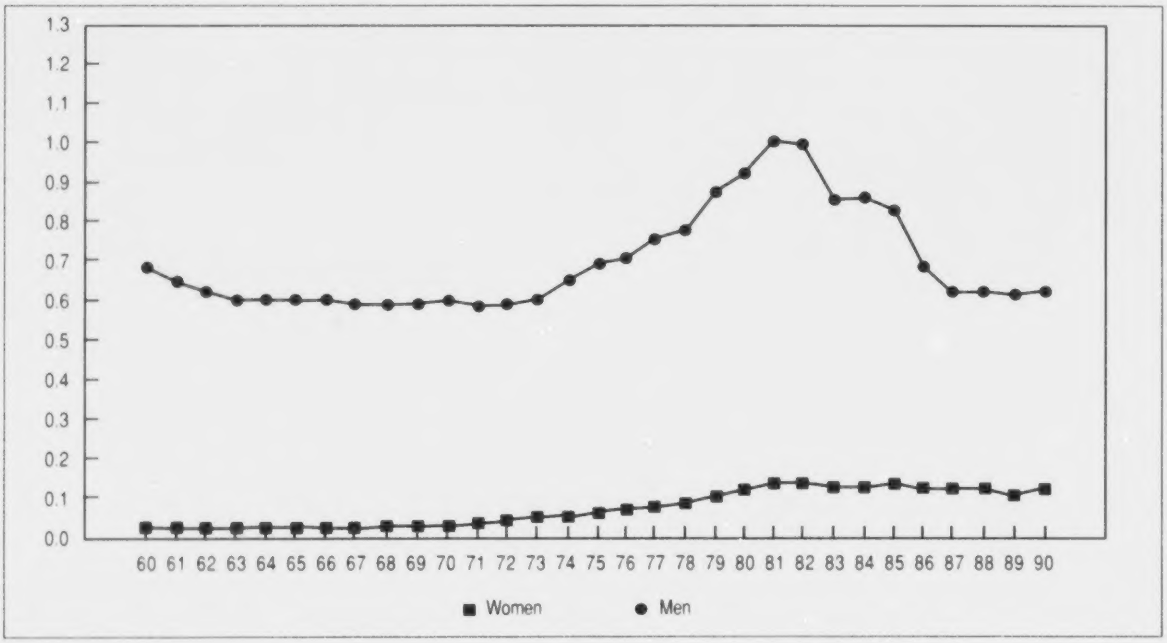


Figure 20
Employment in construction, by sex, 1964-90
(numbers in millions)

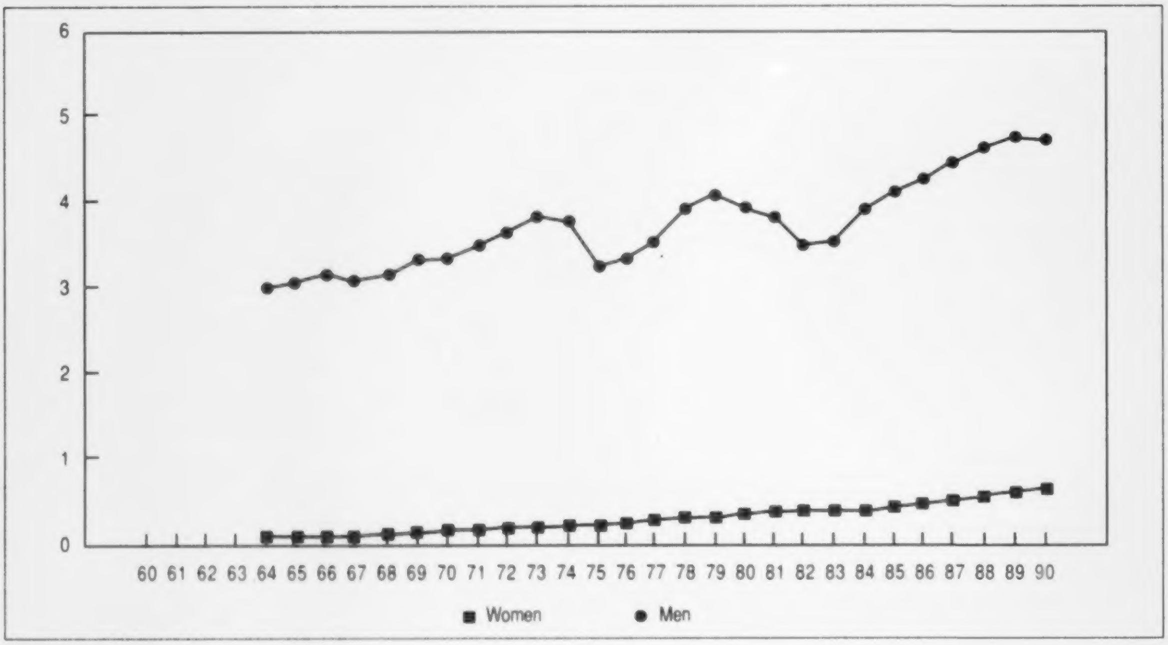


Figure 21
Employment in manufacturing, by sex, 1960-90
(numbers in millions)

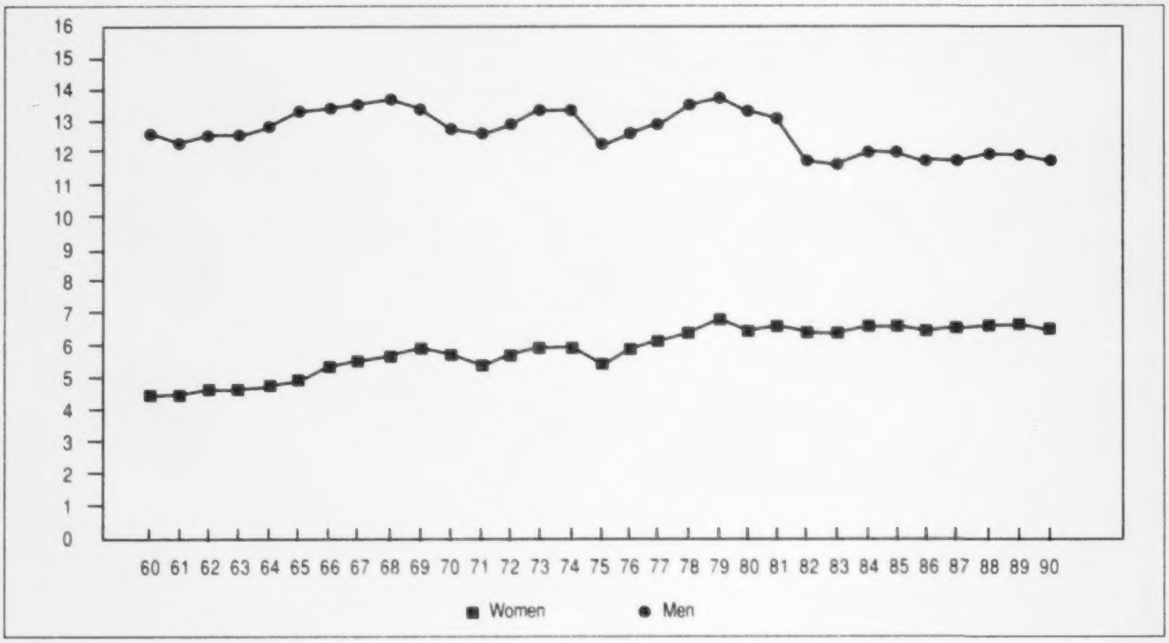


Figure 22
Employment in nondurable manufacturing, by sex 1960-90
(numbers in millions)

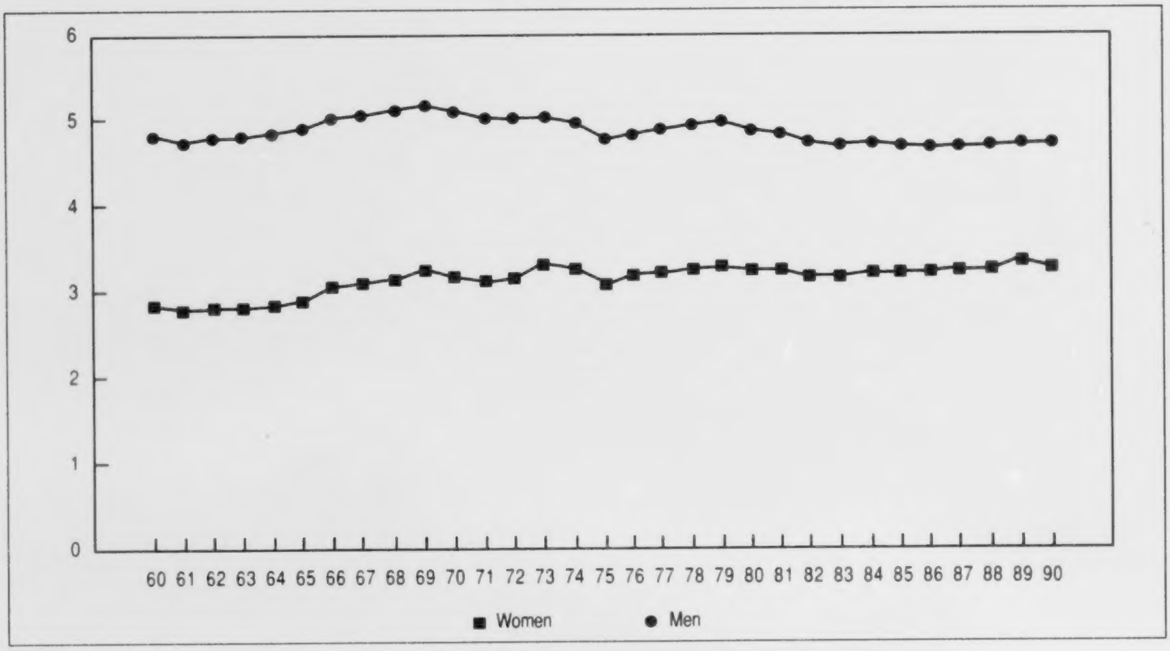


Figure 23
Employment in food and kindred products, by sex, 1960-90
(numbers in millions)

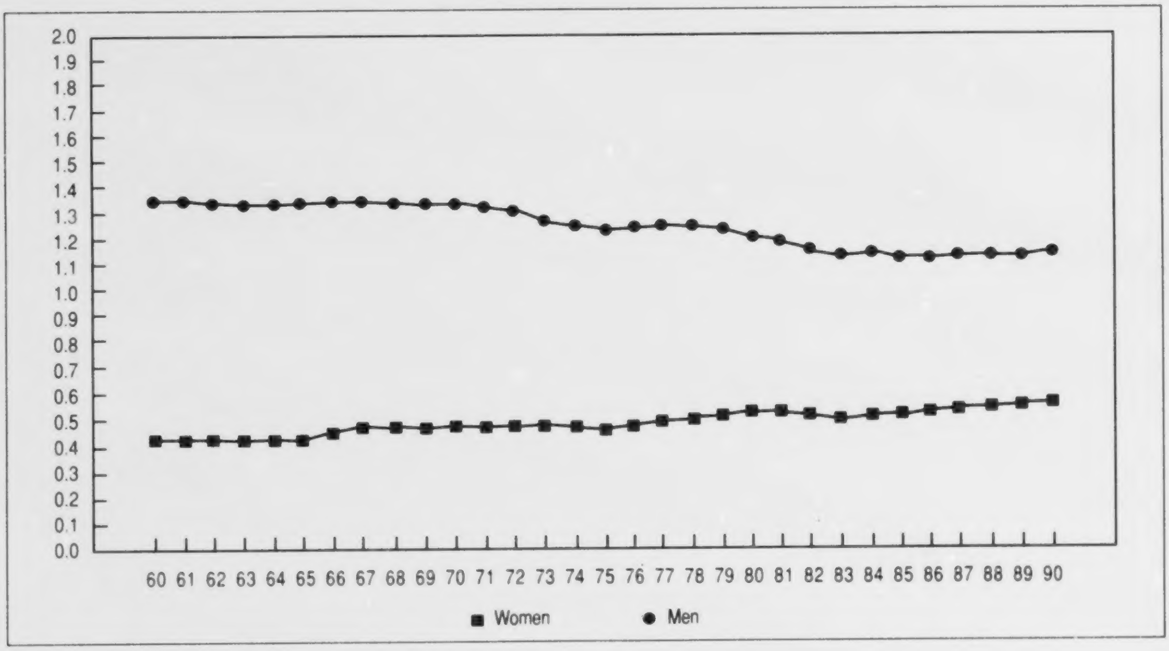


Figure 24
Employment in tobacco products, by sex, 1960-90
(numbers in millions)

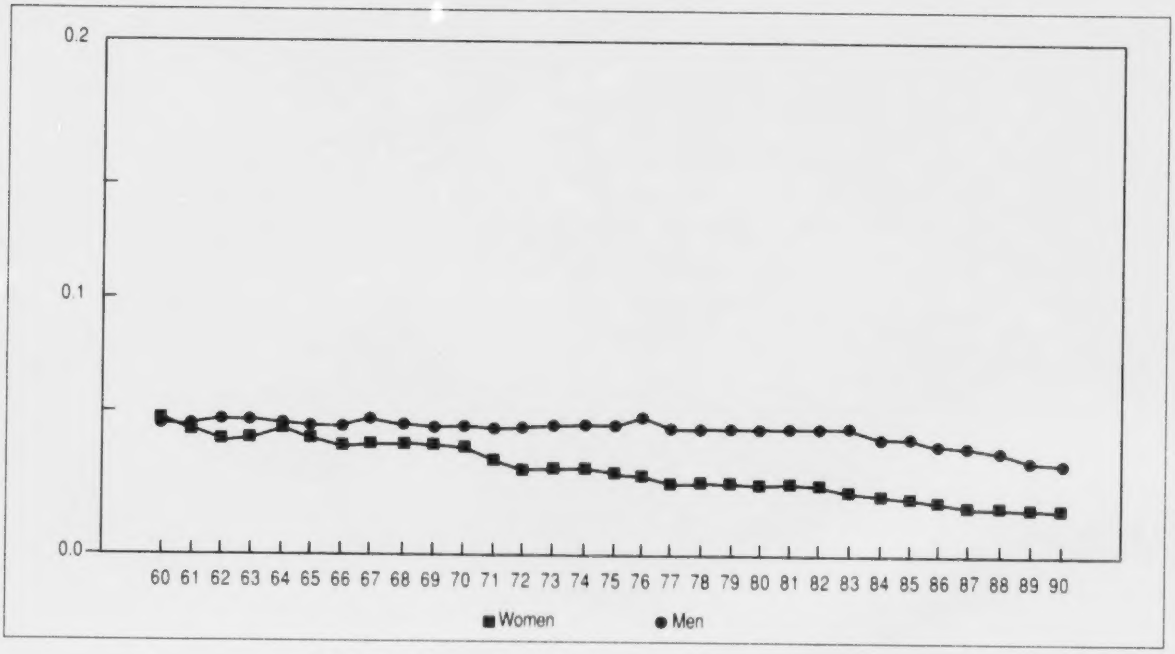


Figure 25
Employment in textile products, by sex, 1960-90
(numbers in millions)

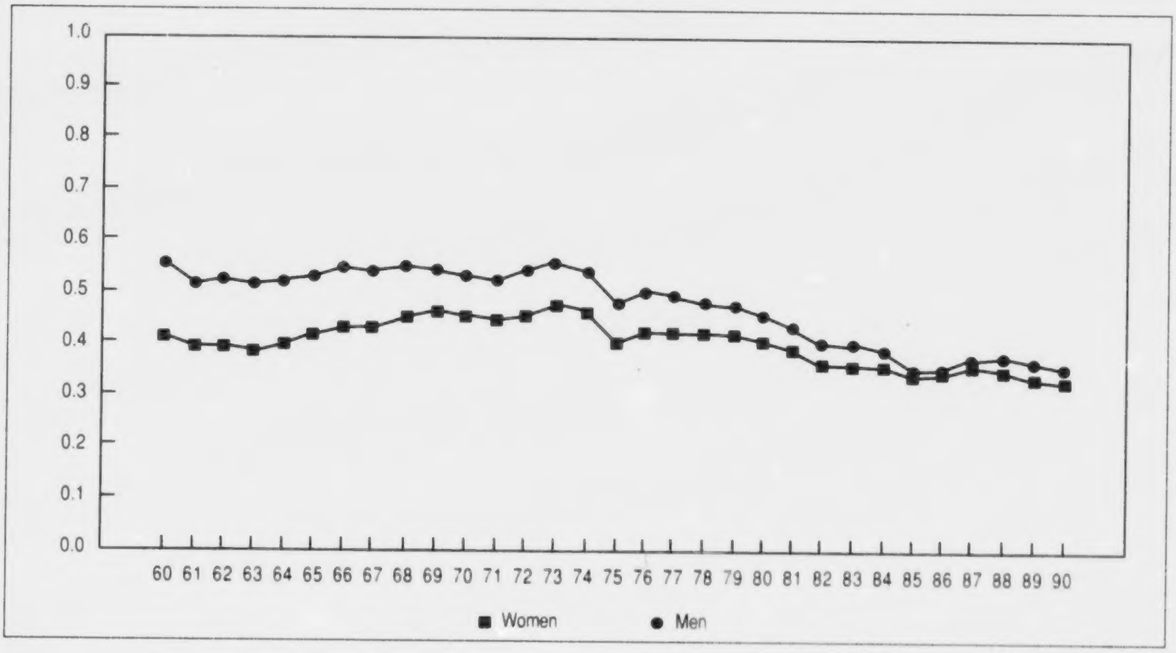


Figure 26
Employment in apparel, by sex, 1960-90
(numbers in millions)

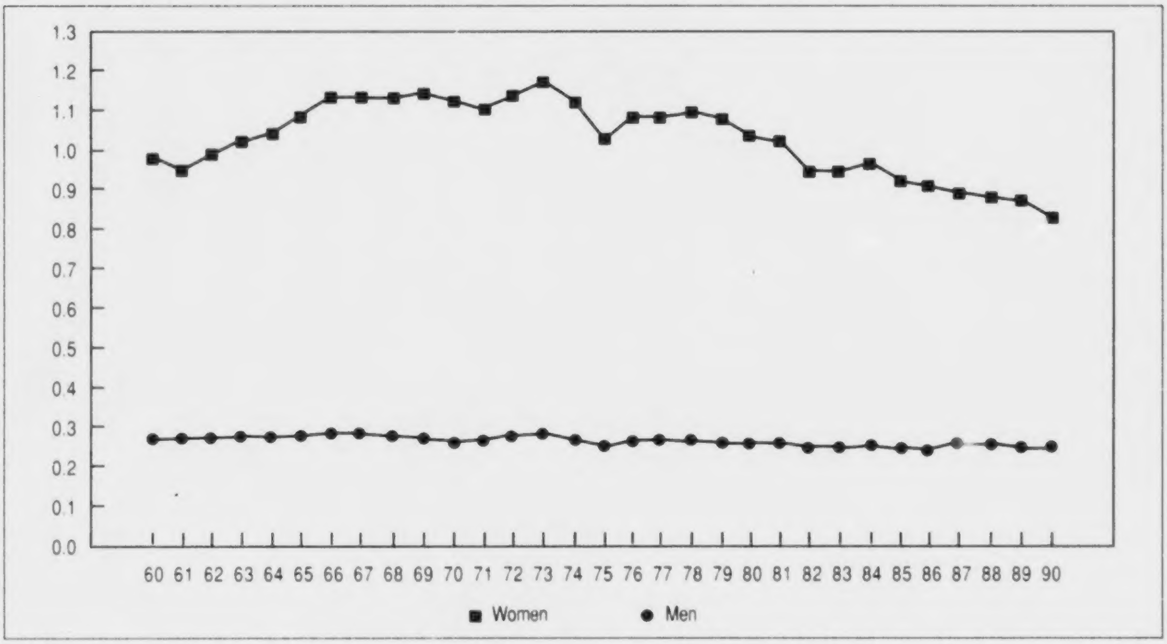


Figure 27
Employment in paper products, by sex, 1960-90
(numbers in millions)

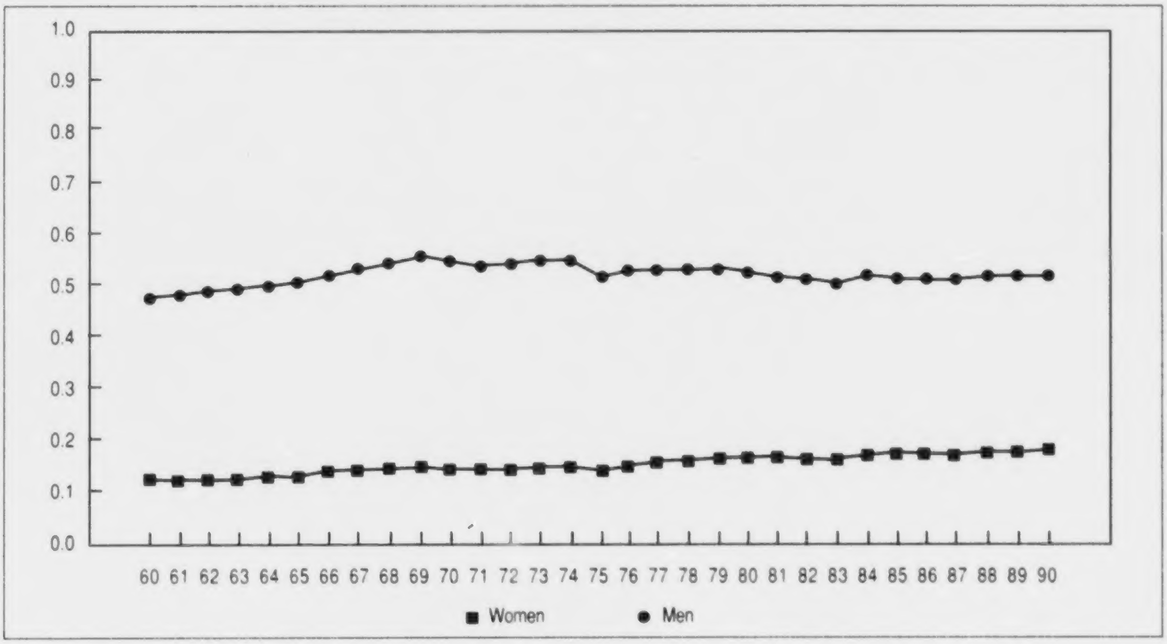


Figure 28
Employment in printing, by sex, 1960-90
(numbers in millions)

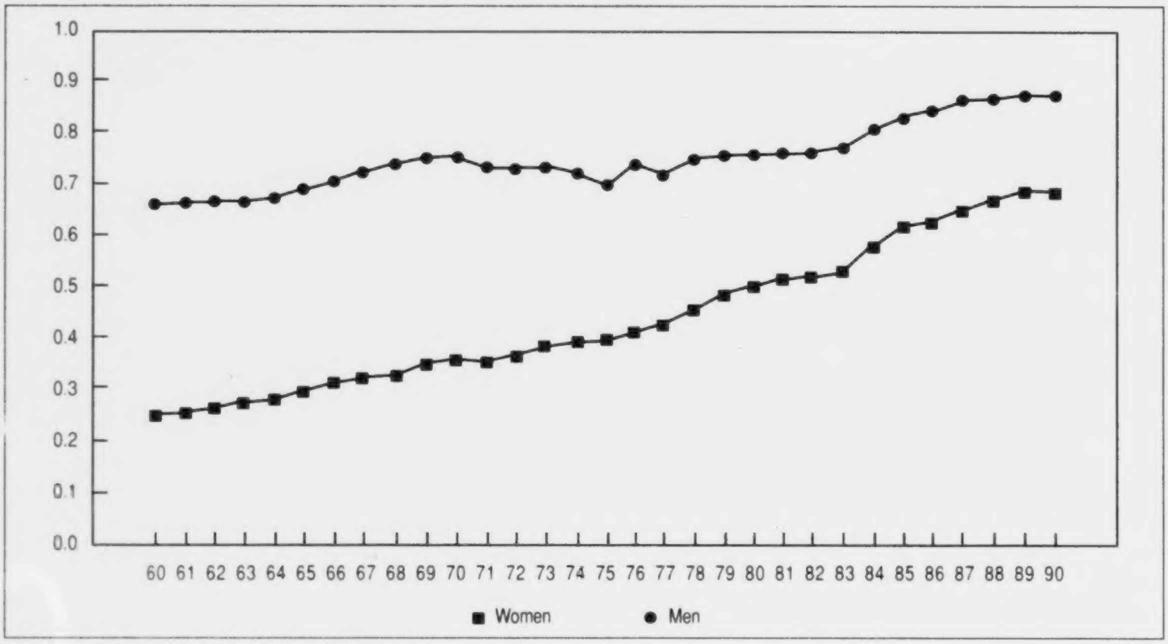


Figure 29
Employment in chemicals, by sex, 1960-90
(numbers in millions)

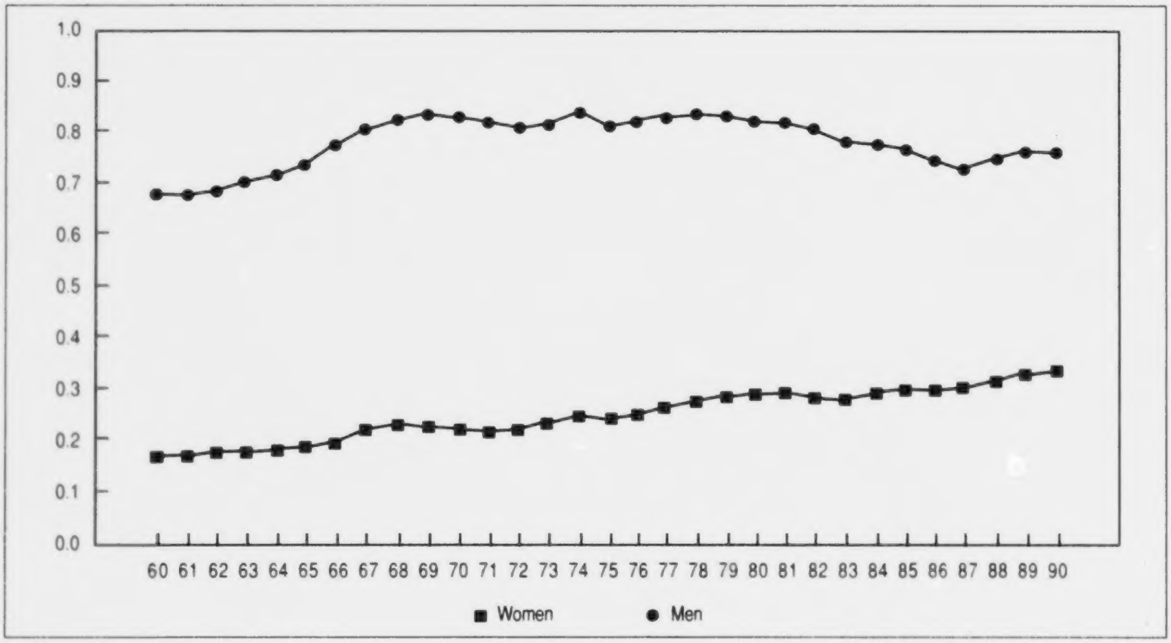


Figure 30
Employment in petroleum, by sex, 1960-90
(numbers in millions)

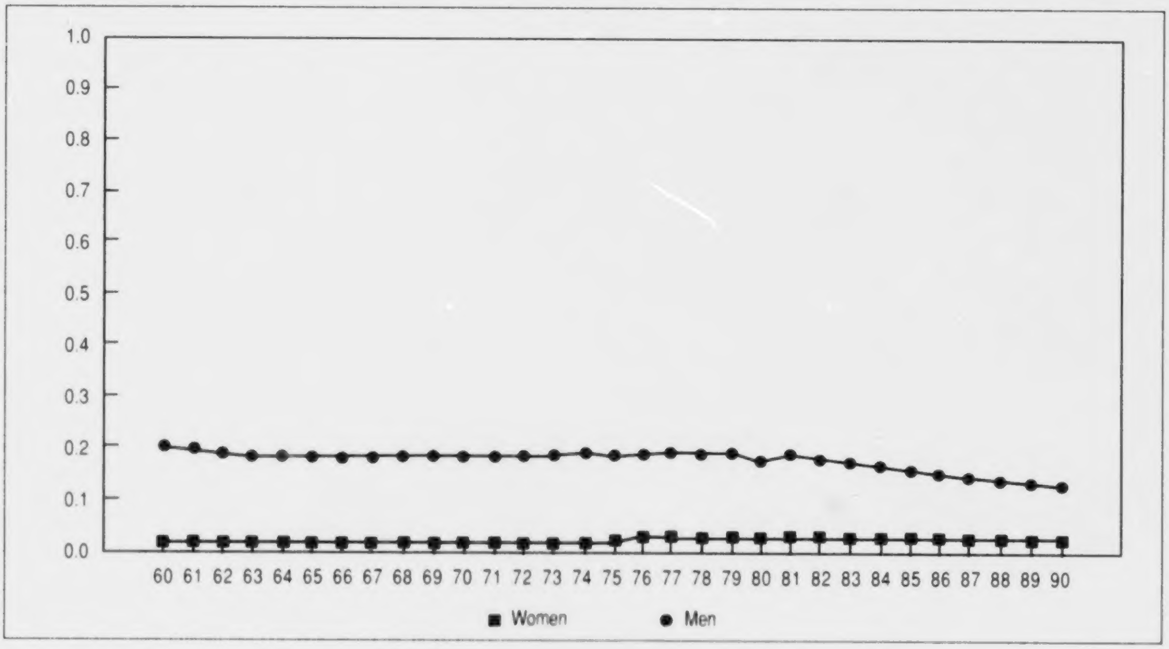


Figure 31
Employment in rubber/plastics, by sex, 1960-90
(numbers in millions)

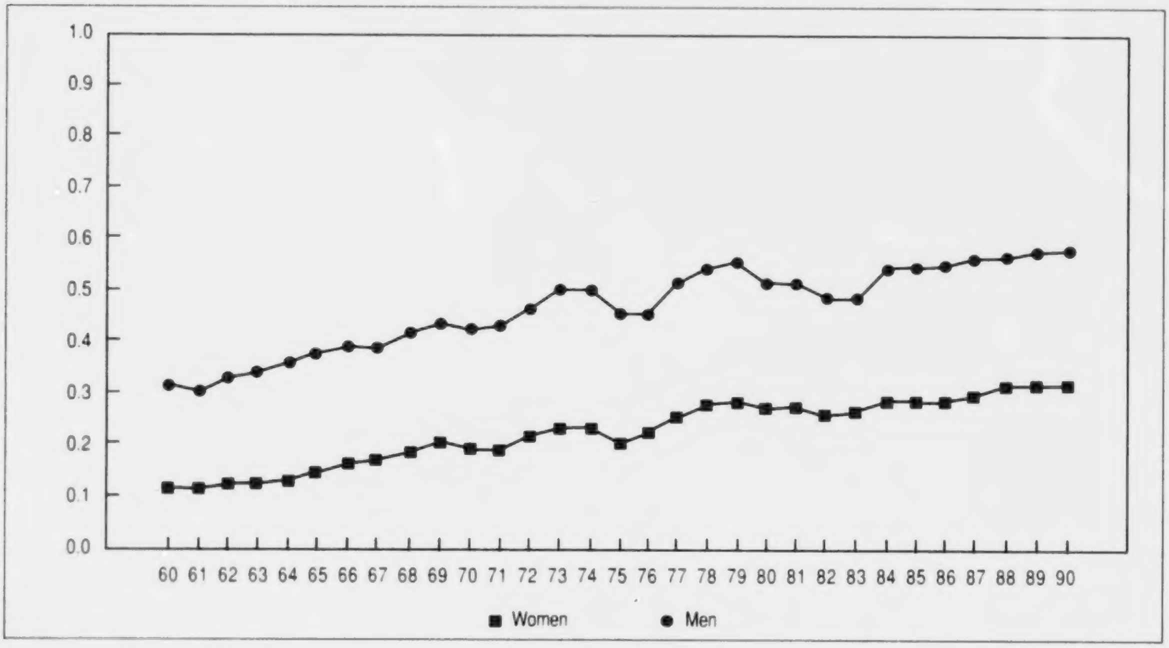


Figure 32
Employment in leather products, by sex, 1960-90
(numbers in millions)

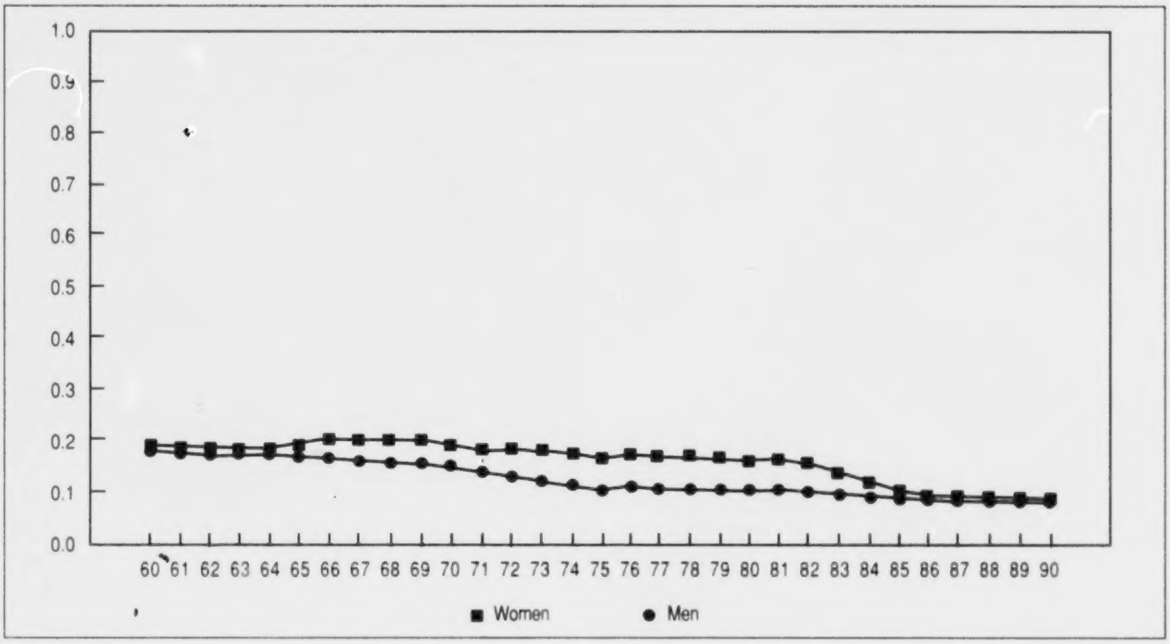


Figure 33
Employment in durable manufacturing, by sex, 1960-90
(numbers in millions)

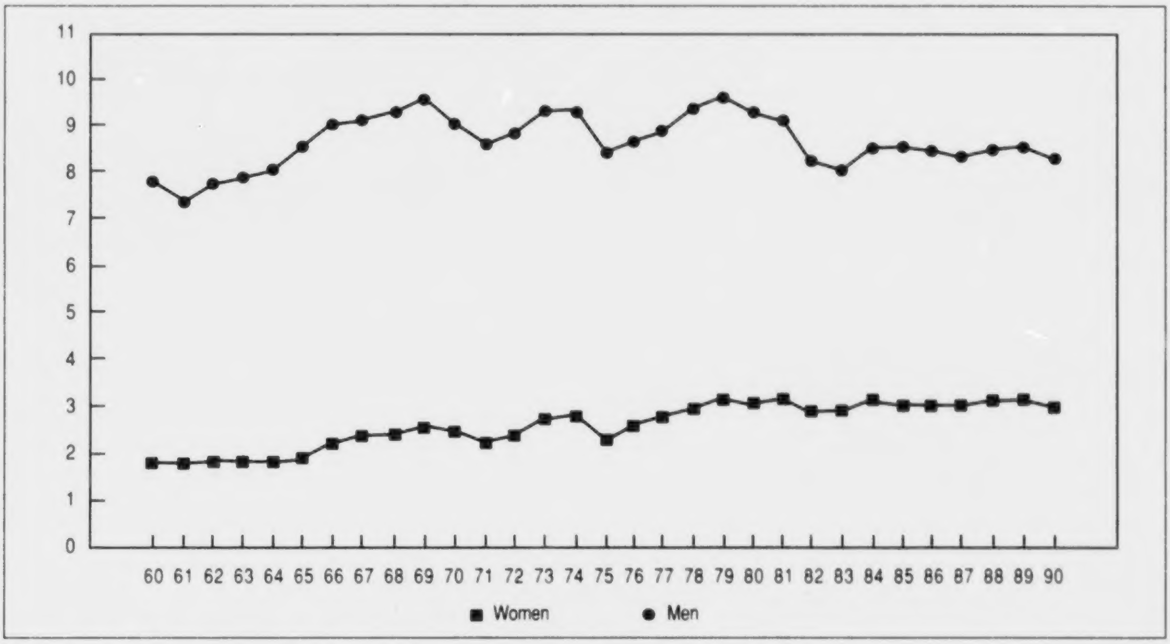


Figure 34
Employment in lumber and wood, by sex, 1960-90
(numbers in millions)

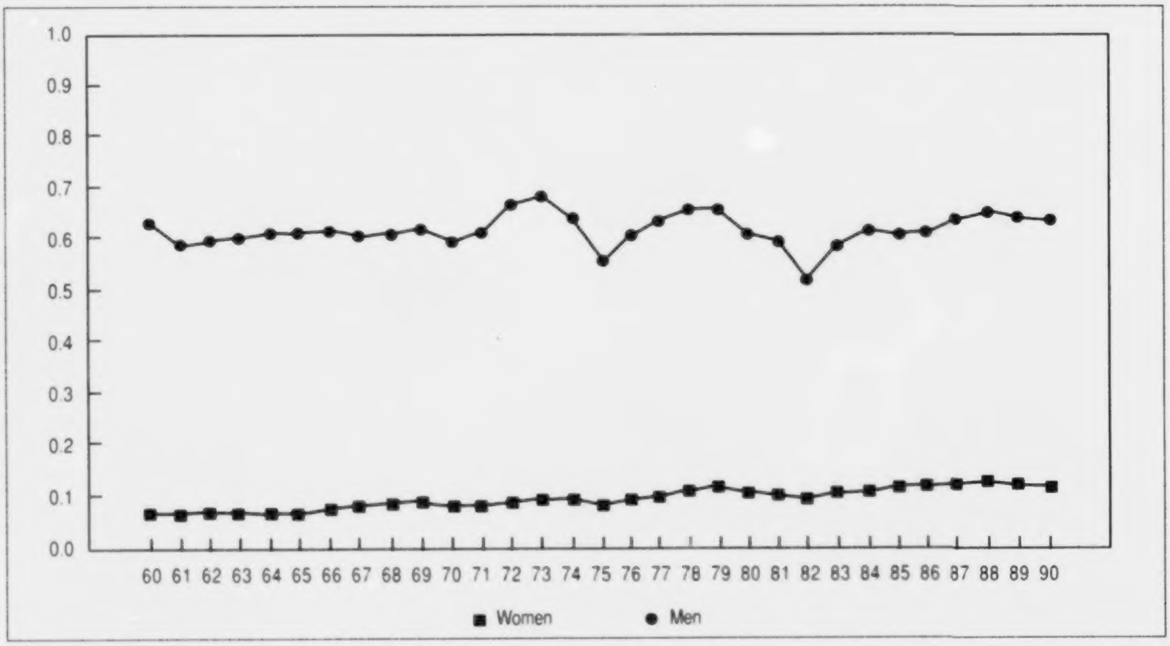


Figure 35
Employment in furniture, by sex, 1960-90
(numbers in millions)

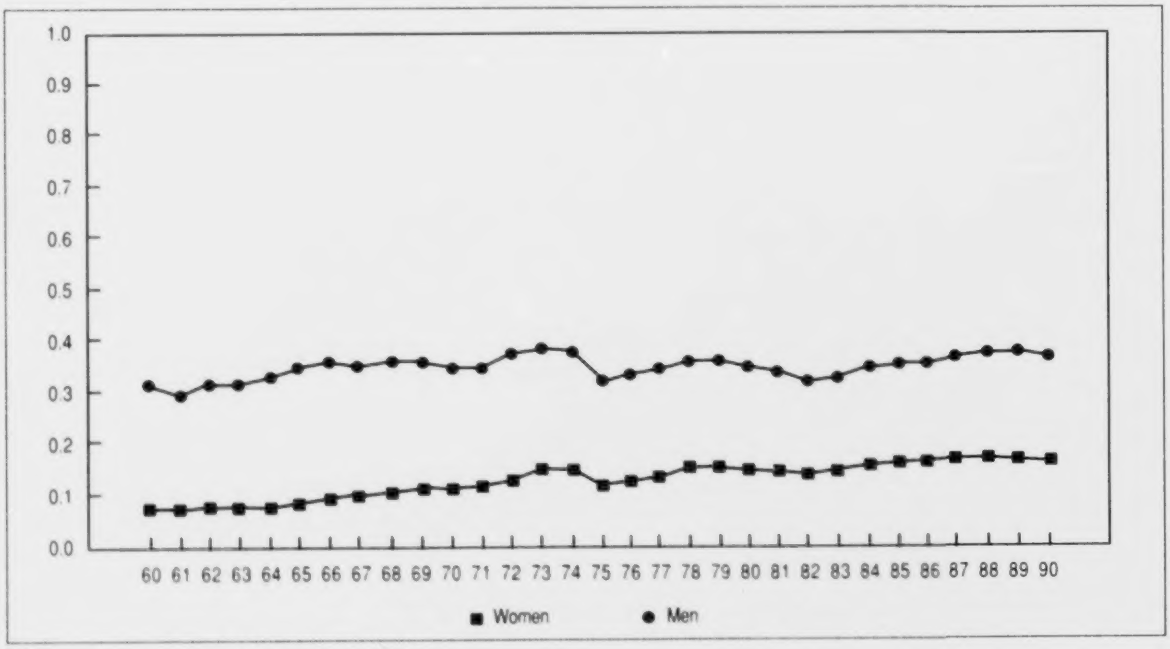


Figure 36
Employment in stone, clay, and glass, by sex, 1960-90
(numbers in millions)

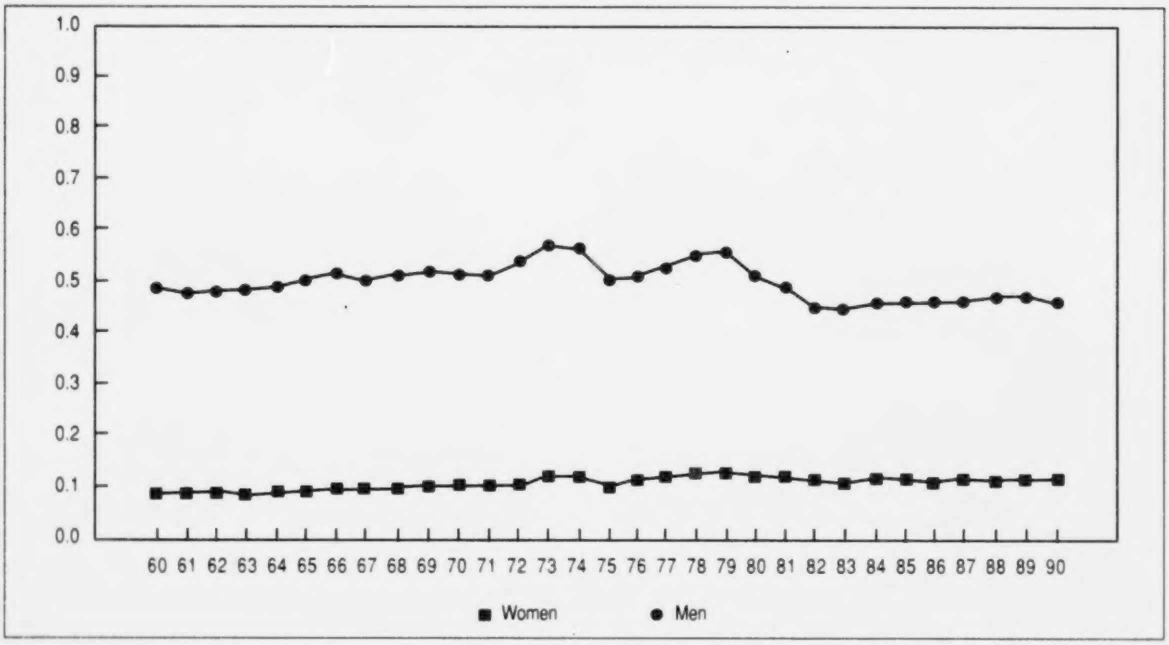


Figure 37
Employment in primary metals, by sex, 1960-90
(numbers in millions)

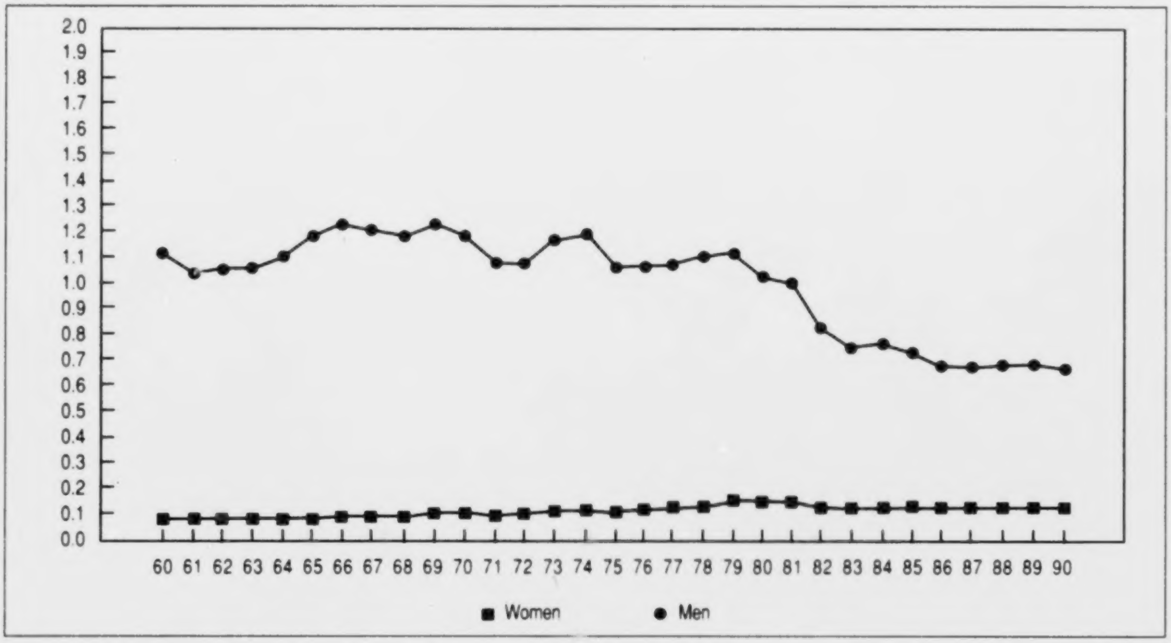


Figure 38

Employment in fabricated metals, by sex, 1960-90
(numbers in millions)

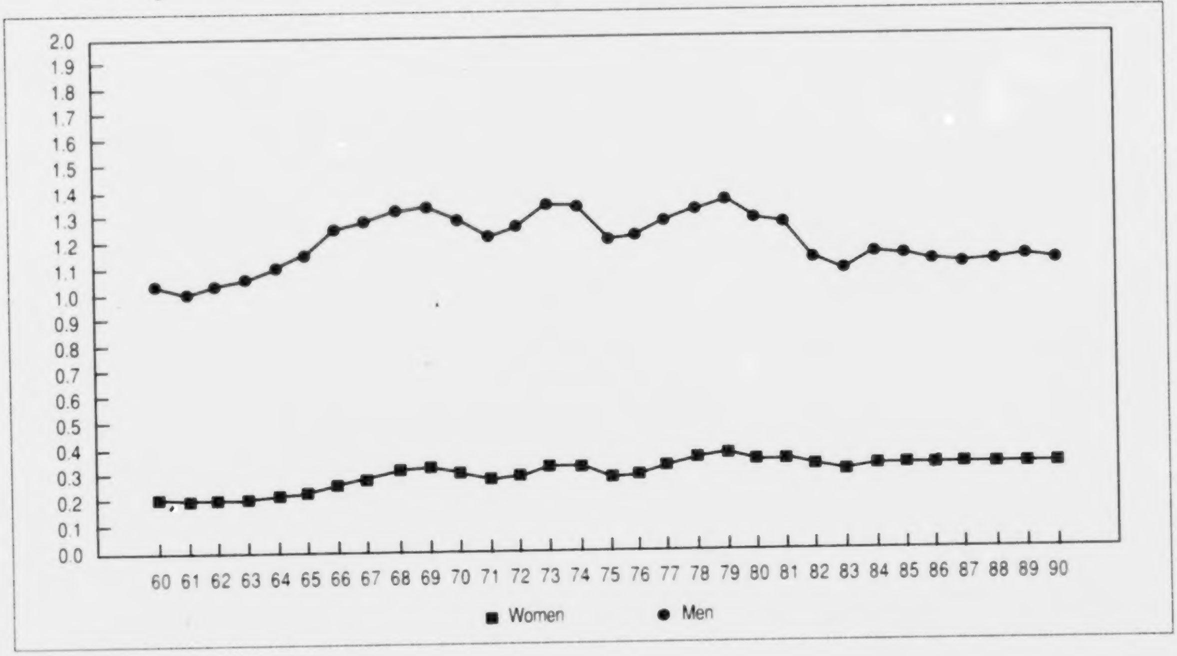


Figure 39

Employment in machinery, by sex, 1960-90
(numbers in millions)

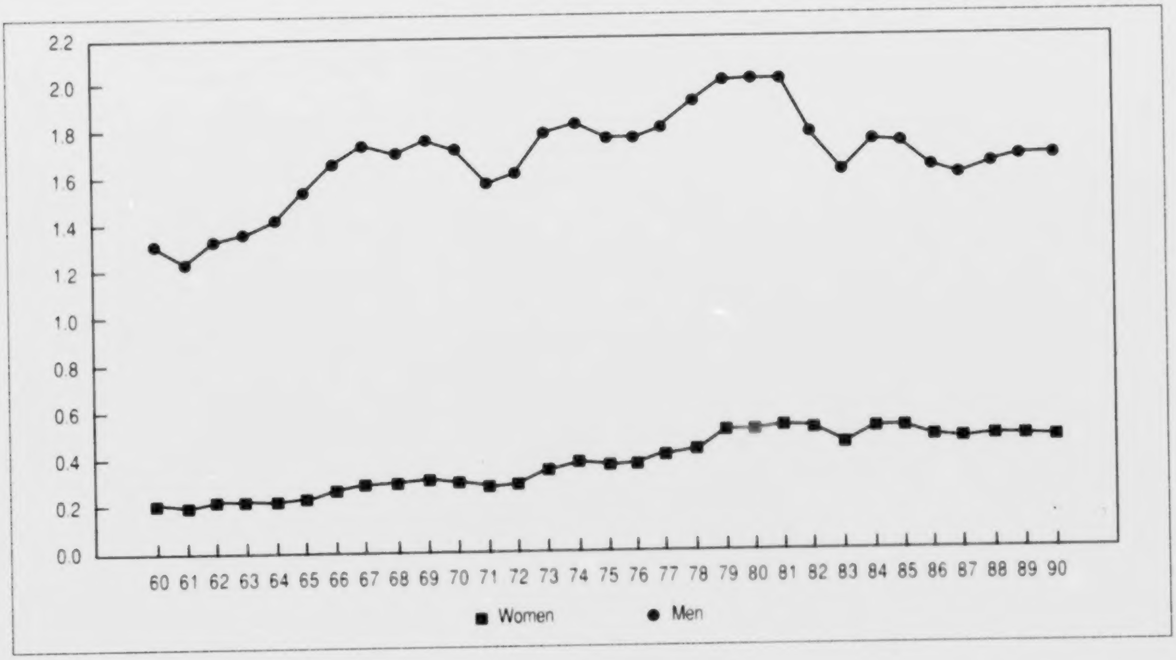


Figure 40
Employment in electrical machinery, by sex, 1960-90
(numbers in millions)

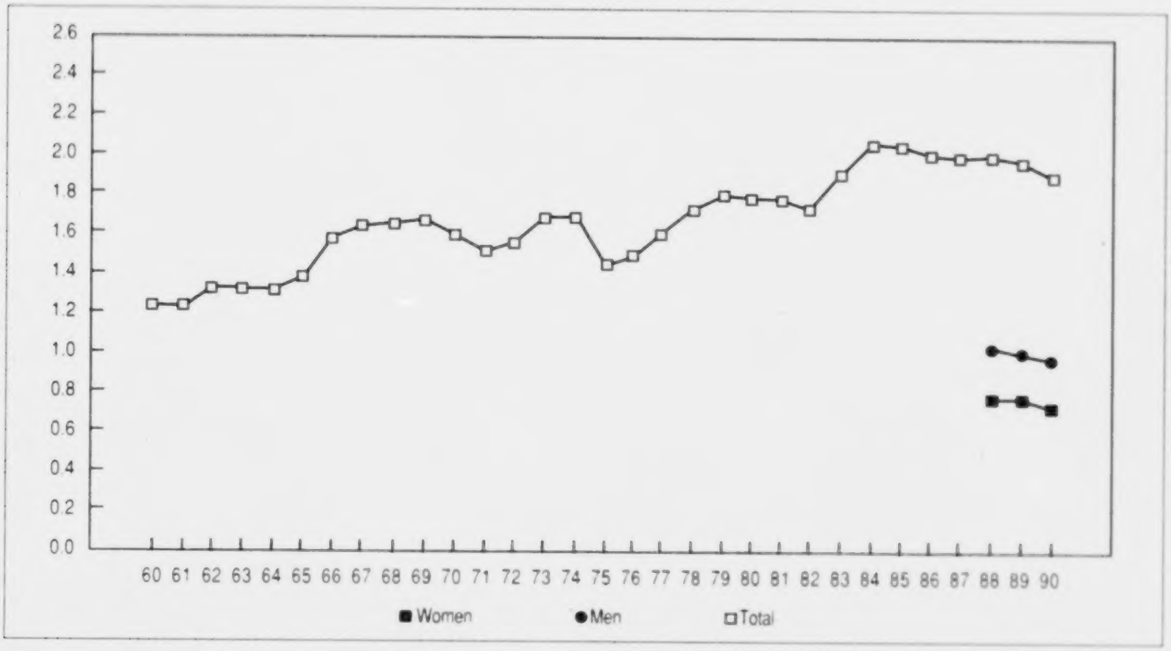


Figure 41
Employment in transportation equipment, by sex, 1960-90
(numbers in millions)

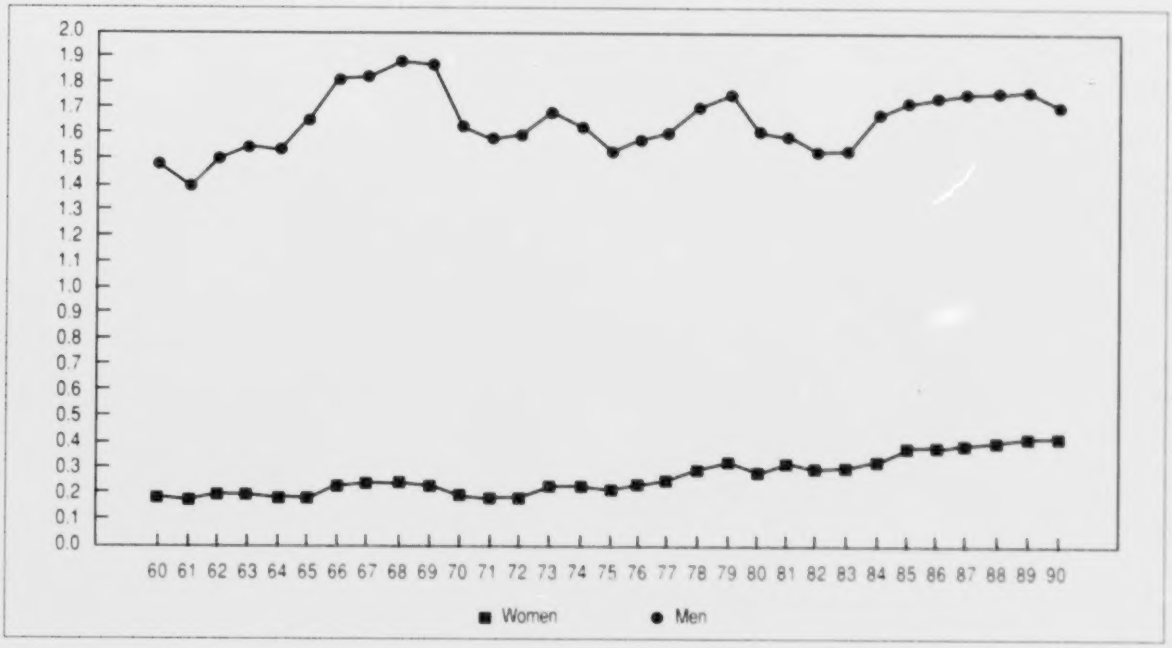


Figure 42
Employment in instruments, by sex, 1960-90
(numbers in millions)

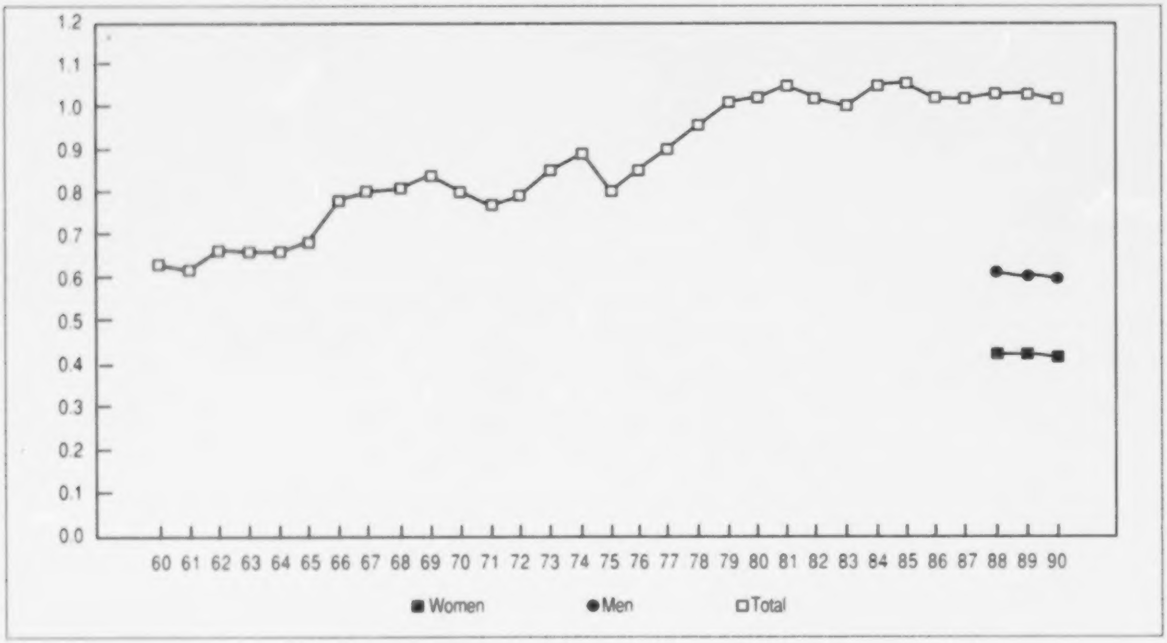


Figure 43
Employment in miscellaneous industries, by sex, 1960-90
(numbers in millions)

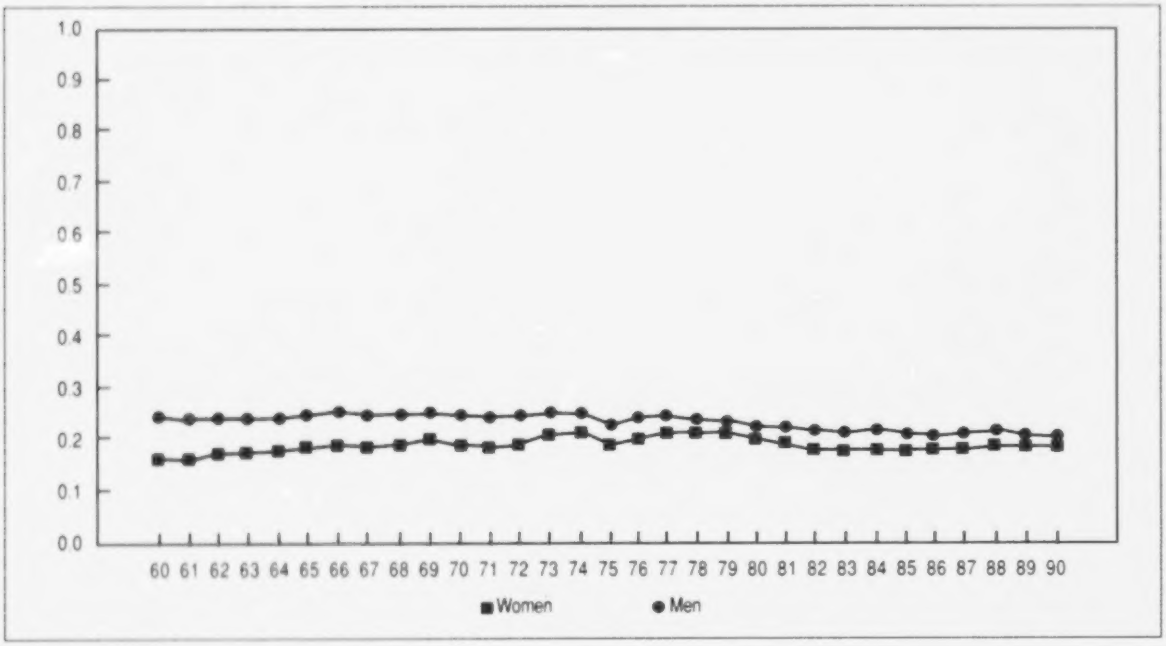


Figure 44

Employment in transportation and utilities, by sex, 1964-90
(numbers in millions)

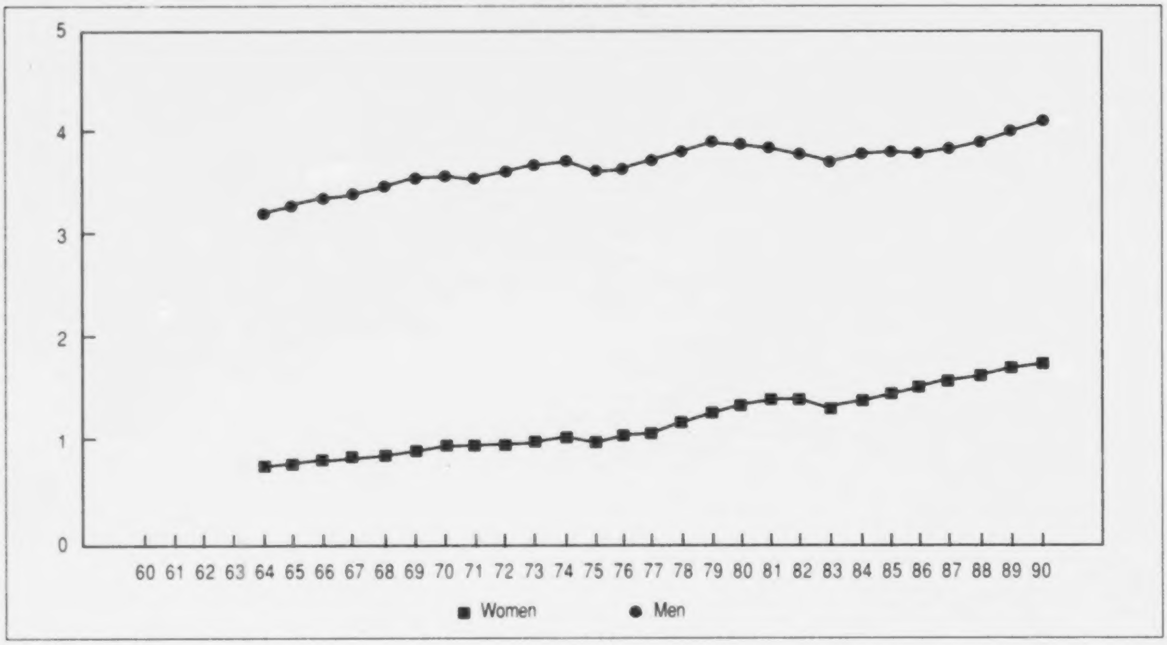


Figure 45

Employment in wholesale trade, by sex, 1960-90
(numbers in millions)

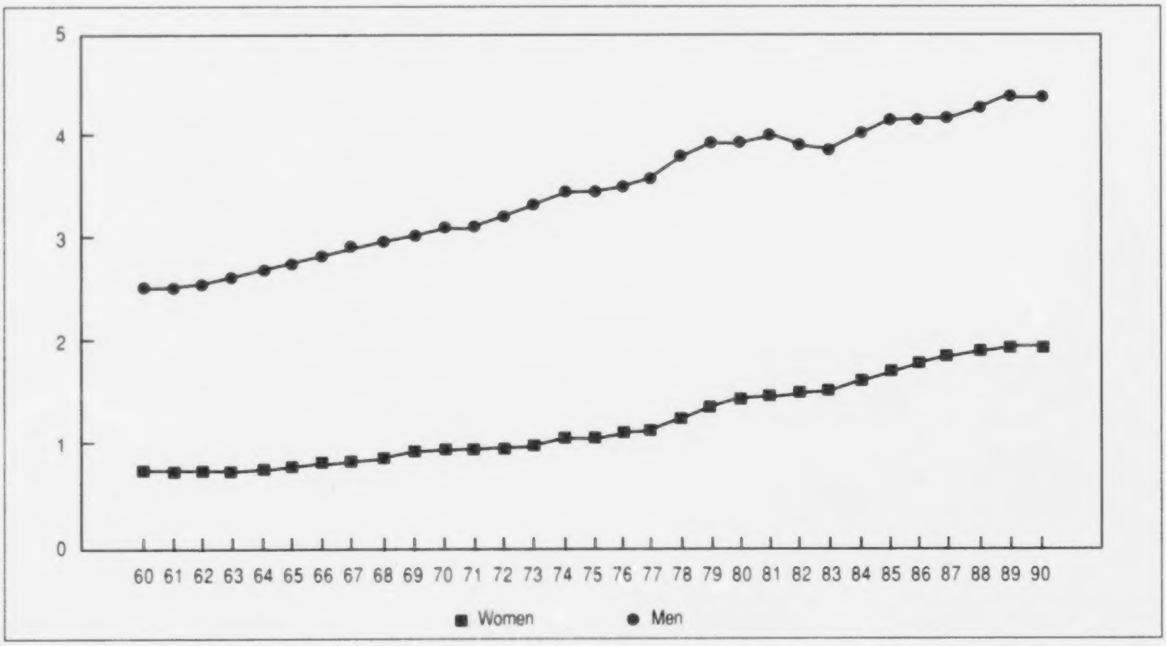


Figure 46
Employment in retail trade, by sex, 1960-90
(numbers in millions)

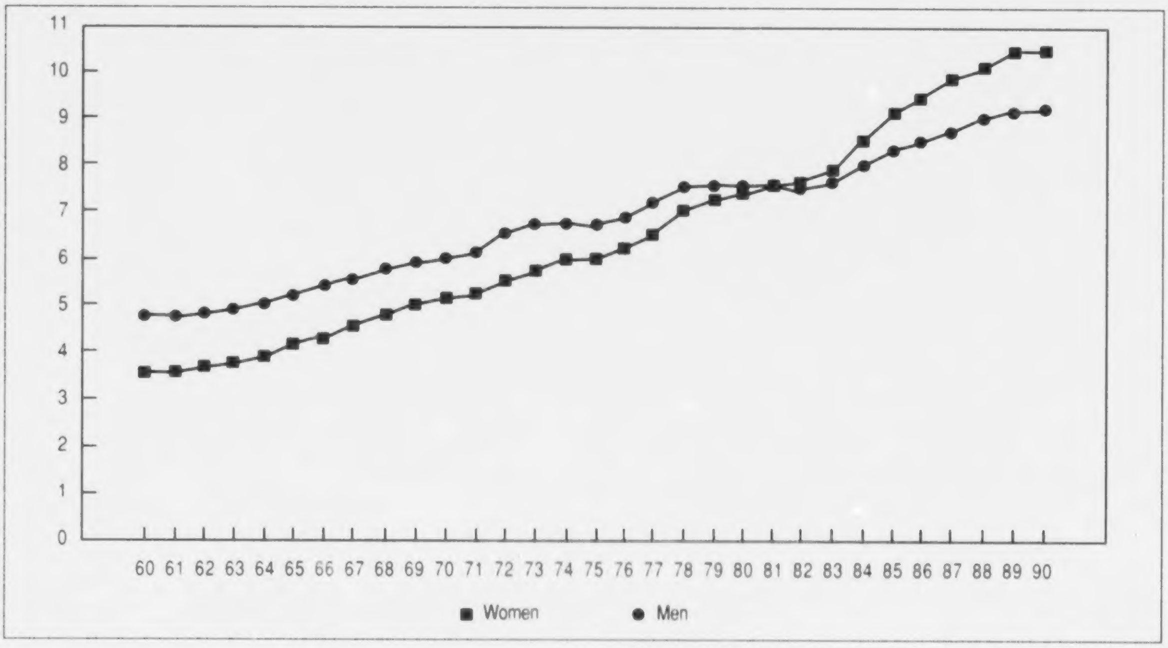


Figure 47
Employment in finance and insurance, by sex, 1964-90
(numbers in millions)

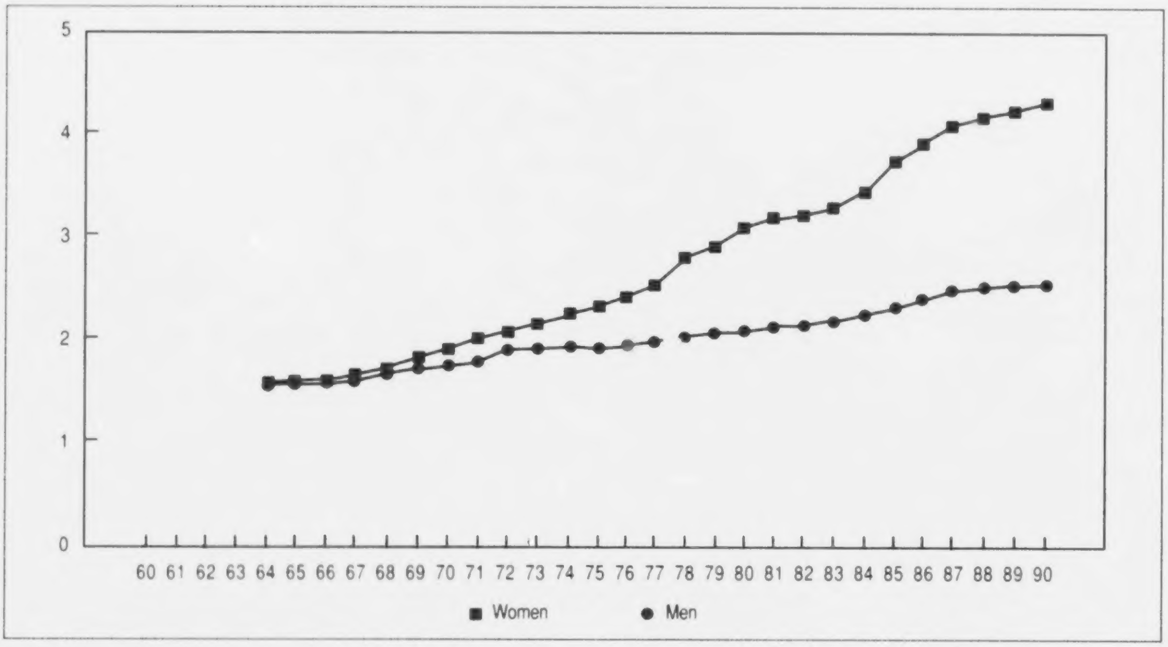


Figure 48
Employment in services, by sex, 1964-90
(numbers in millions)

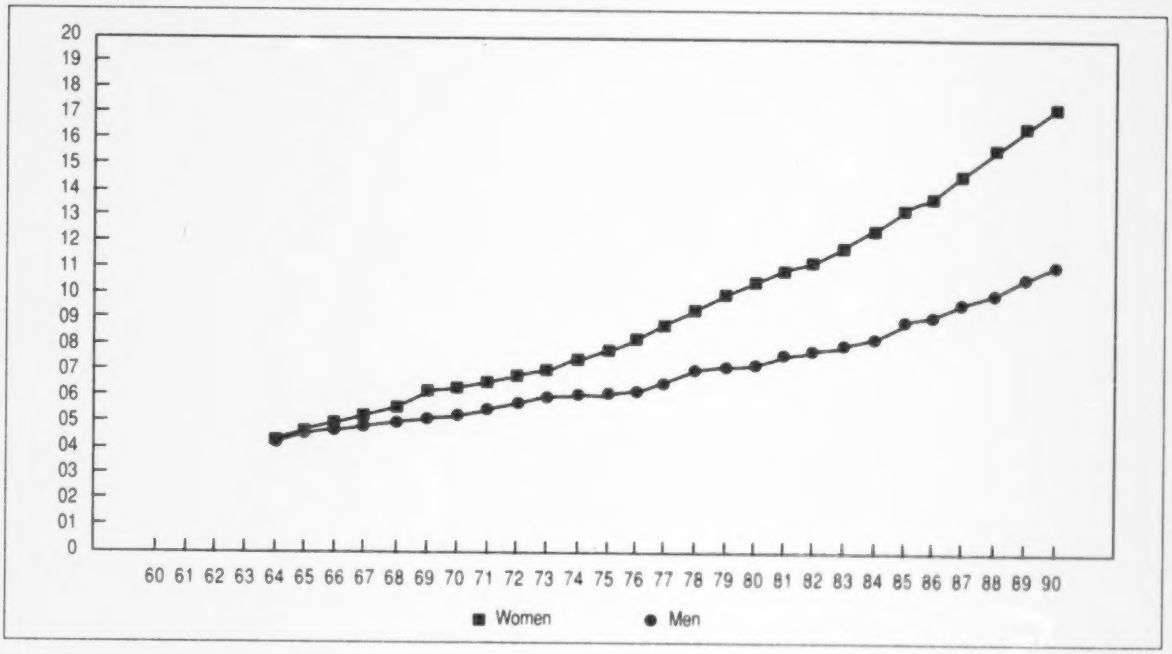


Figure 49
Employment in government, by sex, 1964-90
(numbers in millions)

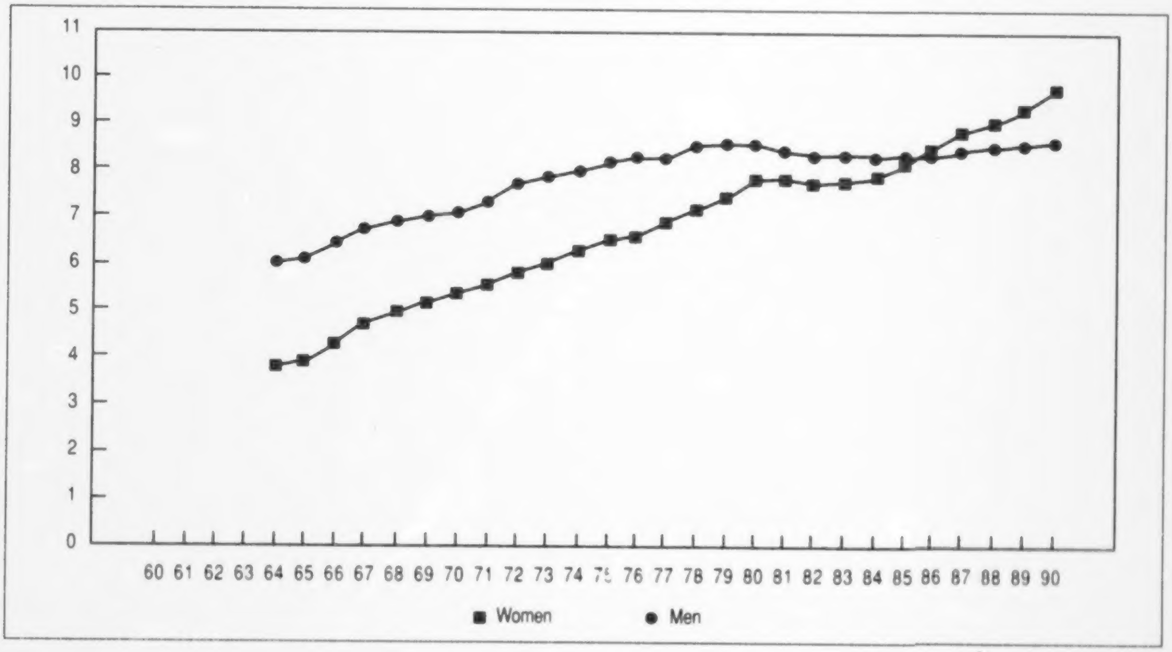


Figure 50
Employment in Federal Government, by sex, 1964-90
(numbers in millions)

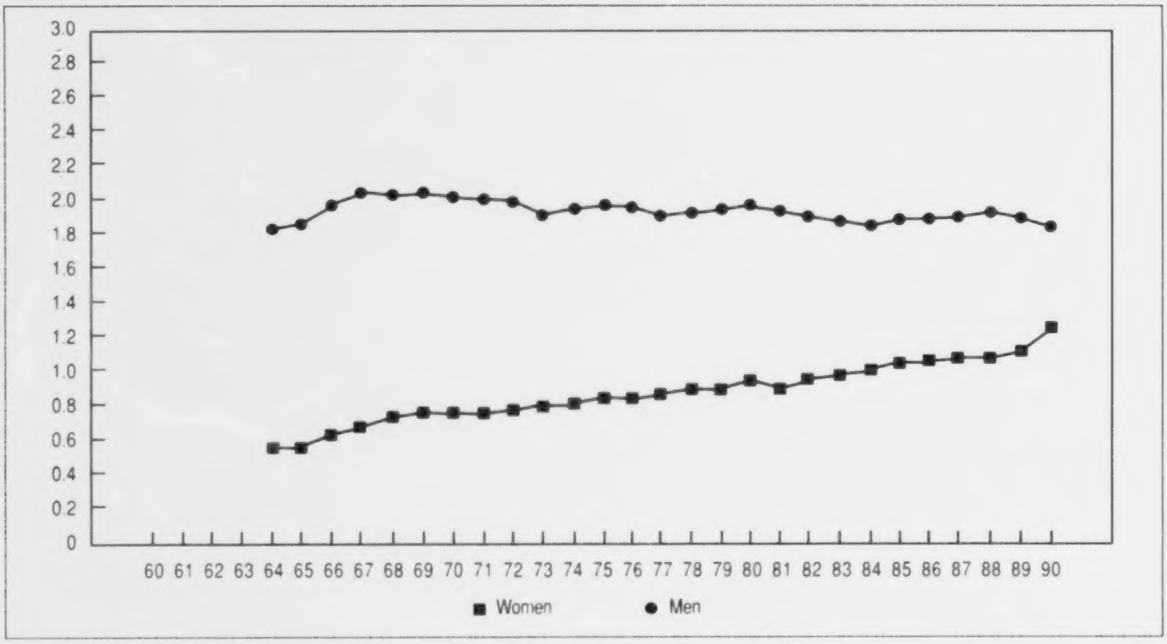
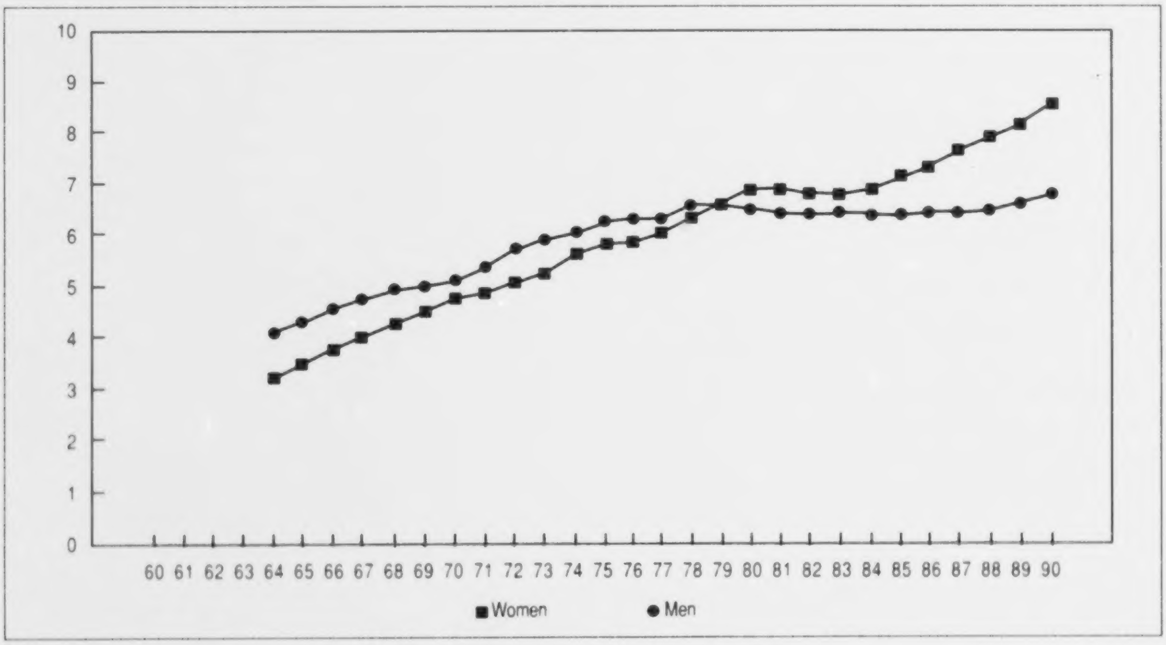


Figure 51
Employment in State and local government, by sex, 1964-90
(numbers in millions)



9

Diversity in Workstyles

Highlights

- Women held nearly two-thirds (65 percent) of the 21.8 million part-time jobs in 1990.
- 30 percent of the women working part time for economic reasons in 1990 were seeking full-time work.
- 9 out of 10 clerical temporary workers are women.
- As much as 90 percent of the growth in part-time employment has been among women who would prefer a full-time job.
- The number of women holding more than one job doubled during the 1980's—from 1.5 million to 3.1 million.

~9~

DIVERSITY IN WORKSTYLES

~ FACTORS AFFECTING DESIGN AND DISTRIBUTION OF JOBS ~

If the labor force of the 70's was characterized by the phenomenal influx of women, the labor force of the 80's and 90's has been characterized by a restructuring of the economy, the relocation of workplaces, and the rapid growth of part-time, temporary, leased, and contract workers (the contingent work force). This growth is driven by employers' need for lower labor costs and a "just in time" work force that can respond quickly to changing market conditions.

Foreign competition, technological change, and growth of the service sector have profoundly affected the design, structure, and distribution of jobs in the United States.

The internationalization of the economy has forced Americans to recognize that competition from abroad is exerting as much influence on jobs as is competition from within the American economy. Employers are seeking ways to cut labor costs, maintain quality, and remain competitive in a world economy where employers in other countries frequently can compete more favorably than can those in the United States.

Technology constitutes a second driving force affecting the design and distribution of jobs. The sweeping and pervasive automation of office work with computers and telecommunications increasingly affects professional and managerial work as well as clerical work. Technology cannot be divorced, however, from the first force, the internationalization of the economy. Advanced telecommunication equipment is making it possible to increase off-shore clerical work for American companies with low paid labor.

The third factor affecting the design and distribution of jobs, and perhaps the most profound, is the transformation of the economy from an industrial to a service economy. These new service jobs increasingly require higher educational skill levels. Moreover, service sector jobs have a time and space independence that industrial jobs do not. Not only can the jobs be moved to different regions of the country to save on labor costs or to provide amenable work environments but they can also be done off-site from a centralized office, contributing to the rise of white-collar home employment.

Following the 1980 downturn and the deep recession of 1981-82, firms sought to meet the challenges of the changing market conditions and cut back on permanent, full-time employees. The use of contingent workers has now become an integral part of human resource strategy in many firms. These arrangements give employers flexibility in fitting the work force to the work load, such as responding to uneven demands during peak periods. It lets them avoid hiring and then laying off permanent employees during periods of economic uncertainty, reduces some training and benefits costs, and helps in recruiting permanent workers to replace those who leave.

~ CONTINGENT WORKERS ~

The term "contingent work force" emerged in the 1980's but the practice of using such workers is not new. Certain industries such as retail trade and agriculture have long been marked by short-term, short-hour contingent conditions of employment. What is new about this trend in the United States is that contingent work:

- Affects a much wider range of industries, including such growth industries as banking, insurance, telecommunications, and health care;
- Cuts across all occupations, from computer analysts, to lab technicians, to typists and customer service representatives in a cross-section of all industries; and
- Is no longer confined largely to students, holiday workers, farm workers, or women working for "pin money" to buy a few extras. It affects men as well as women and people working for economic survival as well as those working for supplemental income.

There is no standard definition of contingent workers, which causes some of the confusion as to the size and composition of this group of workers. However, it generally has these three characteristics. (1) The work schedule is different from the 8-hour, 5-day work week. It may be: part time, that is, 34 hours or less a week; a few weeks or months; or seasonal. (2) The employment is not permanent, that is, there is a definite time duration with no commitment of work beyond the specified period. (3) The relationship between employer and employee is not traditional. The traditional employer-employee contract is based on reciprocal rights, protections, and obligations. Beyond the contractual obligation of compensation for work performed, the obligations

(**Note:** Portions of this chapter were taken from the Women's Bureau publication, *Flexible Workstyles: A Look at Contingent Labor.*)

between employers and contingent workers may exclude virtually all of the rights and protections associated with the "social contract" that usually exists between employers and employees. These include not only advancement opportunities, job security, and options for training and skill upgrading provided by the employer, but also loyalty and a positive attitude about work ethics from the employee.

While most American jobs remain in the traditional mold: year long, Monday through Friday, 9 to 5 workday hours in factories or offices located outside the home, increasing numbers of women and men deviate from this traditional picture of a permanent, full-time worker.

Today contingent employment is estimated at about 32 million, although the precise size of this work force is subject to dispute. In the 1980's it grew more rapidly than the labor force as a whole and it is a work force which is predominantly female.

Women make up approximately two-thirds of all part-time workers and three-fifths of all temporary workers. While some women may find contingent work appealing because of the flexible schedule, there are many problems associated with it which may hurt women's long-term economic equity. These can include problems of low pay and a reduction in benefits, including health and pension benefits, sick leave, vacation pay, workers' compensation, unemployment insurance, health and safety standards, and the right to union representation. For married women who are covered by their husbands' plans, such lack of coverage may not be a problem in the short run, but for other women, such as single heads of households or divorced women, it can be serious.

Perhaps the most troubling aspect of these alternative forms of work is the lack of pensions, an area in which women are already vulnerable. The primary source of retirement income is employment, but contingent work generally provides little pay, if any, toward a private pension fund or the Social Security account of the woman worker.

Part-Time Workers

Today approximately 1 in 5 workers is a part-time employee. Roughly two-thirds of those are women. The number of women working part time has risen from 11.8 million in 1980 to 13.6 million in 1990. Among women working part time, some would be classified as "voluntary" part-time workers because they are not seeking full-time jobs, while others who would prefer full-time work would be called "involuntary."

As Table 1 shows, 80 percent of the women who work part time do so voluntarily; that is, they are not seeking full-time work. A new group of part-time seekers has emerged: professional employees who choose part-time schedules for good wages in flexible employment settings.

Table 1

Women working part time in nonagricultural industries, by age, race, and marital status, 1990 (numbers in thousands)

Age, race, marital status	Total part time	Voluntary	Economic reasons
Age			
Women, 16 years and over	12,954	10,355	2,599
16 - 19	1,980	1,684	296
20 - 24	1,618	1,208	410
25 - 44	5,651	4,413	1,238
45 - 64	2,938	2,354	584
65 years and over	769	696	73
Race			
White	11,485	9,349	2,136
Black	1,122	733	389
Marital status			
Married, spouse present	7,256	6,080	1,176
Widowed, divorced, separated	1,846	1,246	600
Single (never married)	3,853	3,029	824

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, Table 33, January 1991.

Women with childrearing responsibilities account for the highest percentage of part-time professionals but their ranks are beginning to include males who want to combine part-time professional work (law and medicine included) with continuing education, family, or avocational interests.

Involuntary part-time work grew much faster than voluntary work between 1970 and 1990. Part-time work grew from 15.2 percent of total workers in 1970 to 16.9 percent of the total work force in 1990. Nearly 90 percent of the increase was due to the growth in involuntary part-time employment; voluntary part-time employment rose only 0.5 percentage points as a share of total employment. Involuntary part-time work doubled during the 20-year period, while voluntary part-time employment grew by 54 percent and total employment grew by 50 percent.

The last four periods of economic recovery from a recession saw involuntary part-time employment fall in the first 2 years of the recovery at an annual average rate of 8.5 percent. The current period of recovery, however, which began in March 1991, has witnessed a rise in involuntary part-time employment by 573,000 workers, an average annual increase of 3.5 percent. During the recession, involuntary part-time employment increased by 929,000, bringing the total increase in involuntary part-time employment since July 1990 to 1.5 million workers.

Among both voluntary and involuntary part-time workers, there are those who work part time for economic reasons, rather than for educational or avocational reasons, for instance. Black women are almost twice as likely as white women to be working part time for economic reasons; widowed, divorced, and separated women are more than twice as likely to work part time for economic reasons as are other women.

Table 2
Women working part time for economic reasons, 1990
(numbers in thousands)

Age	Total	Usually work part time	Usually work full time
Women, 16 years and over	2,652	1,888	764
16 - 19	301	253	48
20 - 24	417	302	115
25 - 54	1,633	1,119	514
55 and over	302	215	87

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, Table 7, January 1991.

Almost one-fourth of the people working part time in 1990 did so for economic reasons. During the 1970's through 1983, these workers accounted for most of the growth in part-time employment, but from 1983 to 1989 part-time employment for economic reasons declined as the economy recovered from the 1982 recession. Women, who account for more than half of these involuntary part-time workers, also experienced declines in such employment.

Many workers who work part time for economic reasons would prefer full-time work. This group has been the most rapidly growing segment of part timers. The number of women who prefer full-time work has been increasing since 1985. In 1990, 30 percent of the women working part time for economic reasons were seeking full-time work. (See Table 2.)

The occupational patterns of women working part time differ somewhat according to whether they are working part time voluntarily or for economic reasons. Those working part time voluntarily were more likely to be in occupations classified as managerial, professional specialty, or administrative support (43 percent). Those working part time for economic reasons were more likely to be in service occupations or were operators, fabricators, or laborers. These patterns did not change significantly during the 1980's. (See Table 3.)

Temporary Workers

Unlike regular employees of an organization, temporary employees do irregular, seasonal, or on-call work and may work for limited periods. Usually these workers do not have paid sick leave, holiday pay, paid vacation, or medical or other insurance. They are usually paid on an hourly basis.

Today most medium- to large-sized companies have a built-in budgetary line item for temporary workers. This is due to fast-paced changes in office technology, swift reorganization occurring in the internal labor markets of many large companies, and uncertainty about future growth. By and large, these temporary workers are female, minority, and young. Nearly three-fifths of temporary workers are women.

Table 3
Women working part time in nonfarm occupations, 1990 (numbers in thousands)

Occupation	Total	Voluntary	Economic reasons
Total	12,999	10,396	2,603
Managerial and professional specialty	2,192	1,912	280
Executive, administrative, and managerial	547	467	80
Professional specialty	1,646	1,445	201
Technical, sales, and administrative support	5,908	4,942	966
Technicians and related support	336	301	35
Sales	2,572	2,060	512
Administrative support, including clerical	2,999	2,580	419
Service	3,886	2,935	951
Precision production, craft and repair	188	122	66
Operators, fabricators, and laborers	824	485	339

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, Table 34, January 1991

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The temporary services industry is the fourth fastest growing industry in the country. The best estimate of temporary employment is the number of persons who work for the temporary services industry. This estimate does not include people whose jobs are temporary but who have direct arrangements with their employers.

According to Census of Service Industries, there were about 1.2 million paid employees of 11,000 temporary help establishments in March 1987. More than three-fourths of these establishments supplied secretaries, clerks, and office equipment personnel. More than half supplied data processors, laborers, and warehouse workers.

Sex segregation is widespread in temporary employment. In the largest occupational segment of temporaries, clerical, 9 out of 10 of the jobs are filled by women. In the next largest segment, industrial, 90 percent of the workers are men. Women benefit from a less cyclical demand for clericals than in other occupations. Additionally, clerical temporaries are likely to work full time.

A recent study on women clerical temporary workers (Martella) found that, for most women, temporary work is not a choice. Rather, women use it as a substitute for regular, full-time employment while in a transient situation: as an alternative to unemployment, as a means of finding permanent work, or to earn the equivalent of full time pay for a limited period. Women who are normally in administrative support positions may use a temporary assignment to find a permanent position. For most women, temporary work is inferior to permanent jobs in relation to wages, benefits, and job security. However, temporary work does provide some opportunities for skill development and upgrading.

Employers weigh the costs of using temporary help firms or their own in-house lists against the costs of hiring permanent part-timers or regular full-timers. Temporary help firms generally have joint responsibility and liability with the utilizing employer. They hire and fire, issue paychecks, withhold payroll taxes, and contribute to unemployment insurance, Social Security, and, in some States, workers' compensation. They are subject to equal opportunity and health and safety laws as well.

Leased Employees

Employee leasing is a relatively new method that may help employers meet their general staffing needs, but it is one which has certain disadvantages for employers and employees, depending upon how reputable the leasing company is.

Workers are employed by a firm that leases them to client companies. These leased employees produce goods and services for the client companies just as regular employees would, working under the client firm's roof and day-to-day direction. However, the leasing firm is the employer. This means, in theory at least, that an employee is not dependent on one client company for her or his job. Using what the leasing industry calls "portability," employees who lose their positions at one firm may be placed at another firm without losing accumulated vacation time and sick leave benefits or, in some cases, even income.

Under a prototypical employee leasing format, small client firms enter a leasing arrangement by firing their entire staff, making corporate officers the only employees of the firm. The former staff is then hired by an employee leasing firm, which then leases the staff back to the client firm. Leasing firms are generally used by small and medium sized companies.

The leasing firm assumes responsibility for hiring and firing employees, payroll, benefits, and government paperwork, and it charges the client firm a fee for expenses and administration. The leased workers, meanwhile, are employed by a larger company which, because of its larger employee pool, can offer benefits not usually available to employees of smaller firms. Advocates of general employee leasing say that their services differ fundamentally from contract labor and temporary employment, because their employees are placed in "permanent" jobs and because they receive many benefits such as paid vacations, paid sick leave, paid holidays, and health insurance and pension plans.

The industry's growth has been fueled, in part, by tax provisions in which the client firm need *not* extend its pension plan to leased employees if the leasing firm provides them with a money purchase pension plan, with leasing firm contributions of not less than 7.5 percent of employee compensation. However, the 1986 tax reform provisions require that leased employees must be covered by the client firm's pension plan if more than 20 percent of the individuals performing services for a client are leased.

Legal statutes currently leave a lot of room for fraud to flourish in employee leasing. Too often, for example, according to the Department of Labor, Office of Inspector General, small employers and their employees have entered into arrangements with leasing companies only to discover that the leasing company has gone bankrupt and the leased employees are left without the promised pay or benefits.

Independent Contractors

Independent contractors include freelancers, consultants, homeworkers, and telecommuters. They are hired on a self-employed contracted basis for a finite amount of work, and are typically paid by the task, a piece-rate, or an hourly fee. Many of these individuals may also be home-based workers.

It is unclear exactly how many independent contractors there are. However, there appears to be an increasing use of these workers. Independent contractors vary as to whether they have chosen to be self-employed or have been forced by the lack of alternatives in the marketplace. *Involuntary* contractors would prefer to be employed but take contracting work because they see no option for employment that meets their needs. They often come from marginal economic groups with limited opportunity or leverage in the marketplace. These include mothers with low-wage earning skills, the elderly, immigrant women, the disabled, and women reentering the labor force after years out to raise their children.

Some clerical contractors who are involuntarily home based are penalized financially by their status, earning less than their office based colleagues doing the same work.

Independent contracting is a staffing arrangement that is pursued for different reasons by employers and is sought or accepted for different reasons by workers. The advantages for the employer are cost savings, primarily in the reduction of labor costs; attraction or retention of highly skilled workers who have no interest in being employees; and the ability to contract, expand, and redeploy the labor force necessary.

Multiple Jobholders

Increasingly, when women, as well as men, are unable to find full-time work, they often find it economically necessary to take on two or more part-time jobs. Women are much more likely than men to work two part-time jobs. Women also have shorter durations of multiple job holding. Home and family responsibilities most likely dictate the duration of employment for women. In May 1989 there were 7.2 million multiple jobholders compared with 4.8 million in May 1980, a 50 percent increase. The number of women holding more than one job doubled during the 1980's. (See Table 4.) The percentage of multiple jobholders who are women has increased steadily since 1970; by May 1989, 43 percent of all moonlighters were women.

Increasing numbers of women are working more than one job primarily for economic reasons—to meet regular household expenses or to pay off debts. These two reasons were cited by half the women in May 1989, compared with 43 percent 4 years earlier. The reason for dual jobholding varied by marital status. Single women were more likely than other women to work two jobs to pay off debts and to save for the future, whereas married women were more likely than other women to be getting experience or building up a business.

Almost one-third of the women who worked more than one job did some or all of their regularly scheduled work on their secondary job at home. For this group of women, family responsibilities have some impact on their decision to work at home on their second job. The highest proportion—about 2 out of 5 nonagricultural workers—of persons who did some work at home on a secondary job were those working in the finance, insurance, or real estate industry where the nature of the work is more readily adaptable to the homesite.

~ HOME BASED WORKERS ~

Home and workplace have become synonymous for many workers. In May 1985 the Bureau of Labor Statistics conducted its first survey designed to measure the size of the home based work force. For this survey only those workers who did work as an extension of or as part of their primary job were counted. Women accounted for 62 percent of persons working 35 hours or more a week at home. Of the 17.3 million nonfarm workers with home based work experience, 7.8 million (45 percent) were women. These women averaged 11.1 hours per week of home based work. The number of hours was directly related to age, with women 55 and older working 13.8 hours at home.

Women working full time at home were predominantly in service industries (71 percent). Most of the work was in professional services, especially educational services, with teacher being the largest occupation. Twenty-two percent were private wage and salary workers.

Many clerical workers—including secretaries, typists, forms processors, and data entry personnel—are taking advantage of the lower costs of capital equipment to start their own businesses at home. Lower prices of personal computers and other electronic equipment have also allowed many individuals in professional service occupations (management consultants, researchers, lawyers, stockbrokers) to work out of their homes.

Table 4
Female multiple jobholders by age, May 1980 and 1989
(numbers in thousands)

Age	May 1980		May 1989	
	Number	Percent	Number	Percent
Total 16 and over	1,549	100.0	3,109	100.0
16 - 19	112	7.2	132	4.2
20 - 24	258	16.7	399	12.8
25 - 34	507	32.7	957	30.8
35 - 44	320	20.7	914	29.4
45 - 54	233	15.0	494	15.9
55 - 64	107	6.9	181	5.8
65 and over	13	0.8	33	1.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, May 1982 and July 1990.

While the advocates for home based work argue that it provides an opportunity for parents to more effectively combine parenting with work, one study showed that parenting responsibilities were not easily incorporated. Advocates say that the incentives for this arrangement include elimination of child care expenses and commuting. The majority (51 percent) of the women working at home 35 hours or more a week were mothers with children under 18; half had children under age 6. More than 1 out of 10 worked full time, possibly motivated by not having to make a daily commute.

A survey of 14,000 home based women workers (Christensen) proved otherwise. Most professional and clerical home based workers rely on paid child care to get their work done. Although these women do not bear the burden and expense of commuting, they often complain of isolation and low wages. Many women stated that combining work and family in one place makes work a constant and unending pressure in their lives.

It is important also to acknowledge that a growing number of women who work in the home are neither clerical workers nor professional women but are blue-collar women working largely in the clothing and apparel industry. Their jobs are even more difficult to combine with family responsibilities, as they often work on a piece-work basis and cannot interrupt their work for child care or to attend to family business without severe financial penalty. ◊

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10

The Aging Population

Highlights

- By the year 2050, 1 in 12 people will be 80 years old or older and perhaps 2 out of 3 of them will be women, according to certain projections by the Bureau of the Census.
- Payments from the Social Security Administration's Old Age, Survivors, and Disability Insurance program are the largest source of income for retired workers.
- Of the 30.3 million persons age 65 and older who had income in 1991, 27.6 million (91 percent) received Social Security benefits. These benefits provided a mean income of $6,465 for that year.
- About 64 percent of female wage and salary workers are covered by employer-sponsored pension plans, compared with 69 percent of their male counterparts.
- In 1991 women age 65 and older who had full-time jobs worked 40.9 hours a week.

~10~

THE AGING POPULATION

Older people are becoming a larger segment of the total population, and women are constituting an increasing proportion of the older population. Women's lifespan continues to increase—their life expectancy rose from 77.4 years in 1980 to 78.3 years in 1988, and is projected to reach 81.3 years by 2010. Life expectancy for men rose from 70.0 years in 1980 to 71.5 years in 1988, and is projected to reach 74.4 years by 2010. Members of the baby boom generation will have a pronounced presence among the older population as they begin to reach retirement age in the next 20 to 40 years.

~ IMPACT OF BABY BOOMERS ~

The baby boom generation—persons born between 1946 and 1964—now constitute a significant portion of the labor force and will continue to have an impact on the shaping of employment policies and programs as its members move along the age continuum. By 1990 even the youngest baby boomers had moved into the 26-to-34 age group; the older baby boomers were in the 35-to-44 age group. Members of these groups have had substantial labor market experience and have completed their education for the most part; they are entering the most productive years of their working lives. By the year 2030, baby boomers will be well into retirement, ranging in age from their middle sixties to middle eighties.

~ STATISTICAL PROFILE OF OLDER WOMEN ~

Of the 99.2 million women in the population of working age—those age 16 or older—in 1991, more than 42 percent were 45 or older; 25 percent were between the ages of 45 and 64.

Of the 56.9 million women in the labor force in 1991 (57.3 percent of the working age population of women), 9.1 million, or 16.0 percent, were between the ages of 45 and 64. From another view,72.0 percent of all women in the population between the ages of 45 and 54 were in the labor force; 45.3 percent of those 55 to 64 were working or looking for work.

Data on older women from national labor force statistics suggest that only a small percentage of women 65 and older are working or looking for work—8.6 percent. Compared with other developed nations, however, the proportion of U.S. women 65 and older in the labor force is among the highest.

There is evidence that a pool of older women and men exists who would like to work, but who think no work is available for them. A national survey conducted in 1990 found that more than 1.9 million older Americans were ready, willing, and wanted to work.[1] The survey found that money was the chief reason for wanting to work; almost half said they needed money for essentials. "Life satisfaction" also was an important factor in wanting to work. Many would have accepted lower wages, lower status, and fewer working hours to remain with previous employers. Many were eager to receive training if their previous employers had provided it. However, more than half reported that they did not believe that they could find work. Women most often reported a "lack of suitable jobs available."

In the Current Population Survey (CPS) these individuals would be classified as "discouraged" workers and would not be included in unemployment measures except for the U-7 definition used by the Bureau of Labor Statistics (BLS). Figures published by BLS for discouraged workers in 1990 (as a subset of those not in the labor force) indicated that there were fewer discouraged workers of all ages than the survey found of discouraged older workers alone. Often, as the conditions of employment appear more attractive, more people signal an interest in working.

The comparison of occupational profiles of older women and all working women in 1991 indicates that a disproportionate share of older women—those who are at least age 45—are found among professional and managerial workers, service workers, craft workers, operatives (semiskilled and unskilled workers), and those engaged in farming, fishing, and forestry.

Women age 45 to 64 who hold full-time jobs worked about 41.5 hours a week in 1991, about the same as full-time women workers of all ages. Women with full-time jobs who were 65 or older worked 40.9 hours a week, only slightly less than the average.

Older women are more likely to be union members or represented by unions than are women in general in the labor force. In 1991 while only 12.6 percent of all women workers were union members, 16.1 percent of all women 45 years or older were union members. In addition, 14.8 percent of all employed women were represented by unions while 18.4 percent of older women were represented by unions.

This profile suggests that there is a substantial proportion of the labor force made up of working women who will be making retirement decisions within the next 20 years.

~ ECONOMIC SECURITY FOR OLDER WOMEN ~

Resources to help relieve the economic burdens experienced by many of the elderly are of particular importance to women. Since women generally live longer than men, they are more likely than men to be confronted with economic responsibilities late in life, some of which, no doubt, are related to the status of their health. Pensions, therefore, are a critical issue for older women. Not only do pension rights directly influence the financial situation of increasing numbers of women, but so do other sources of assistance. Thus, policies and strategies which facilitate retirement and assist older citizens are being instituted by more and more employers. Women, who may be concerned not only with their own economic security but also with that of family members, stand to benefit from such resources.

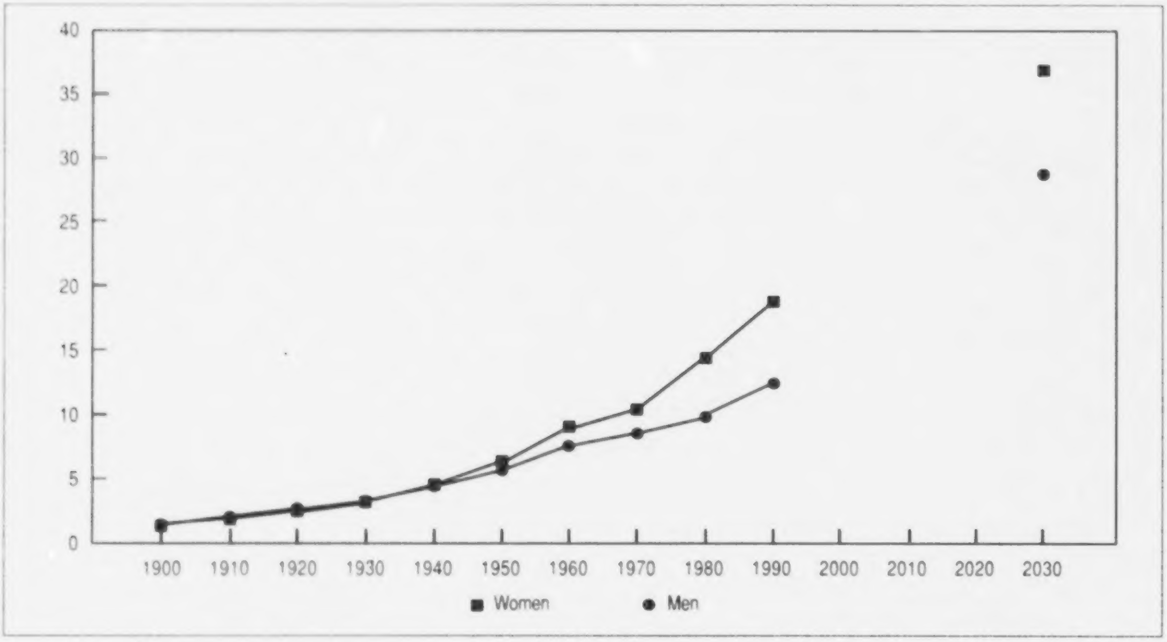
Retirement Issues

Issues related to retirement are tied inextricably to the economic security of older women and men. Women, however, have a special interest in pensions and other programs and policies designed to assist the older population because they generally live longer than men and because they bear greater caregiving responsibilities for themselves and others in the later years of life.

In 1930 there were almost equal numbers of women and men age 65 or older. This age group made up 5 percent or less of the population between 1900 and 1930. In 1940 both the proportion of women age 65 and older (compared with men) and the population of women 65 and older (compared with the total population) started inching upward. Figure 1 shows the number of older women and men in the population, while Figure 2 shows the increasing segment of the population made up of those 65 or older, including a projection of the population in 2030.

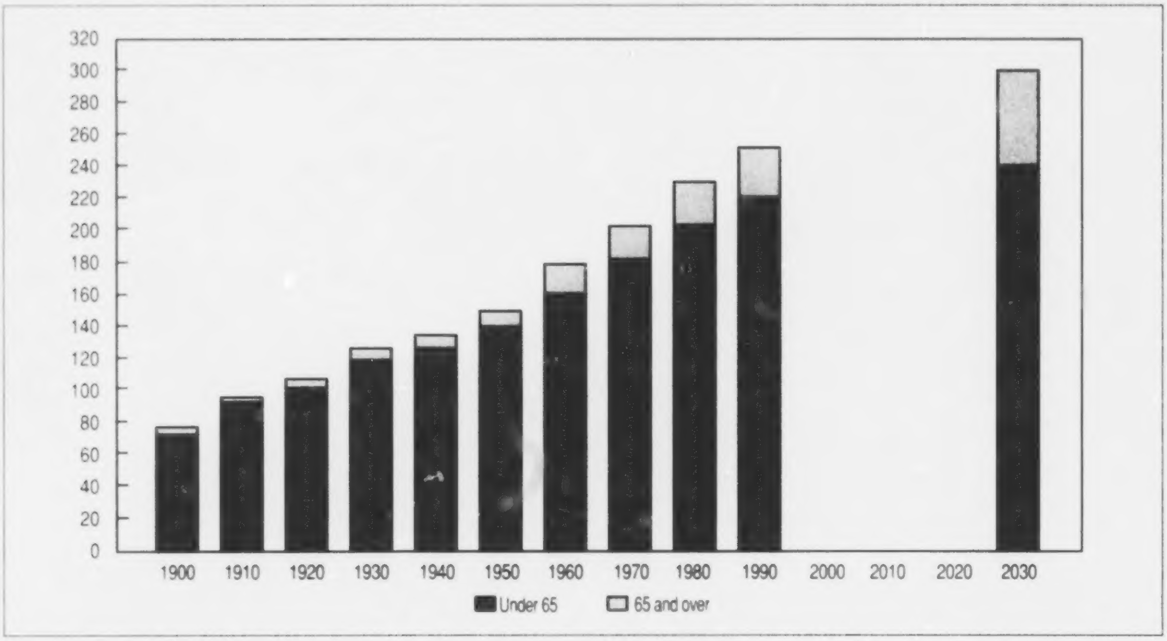
Figure 1

Population of women and men age 65 and older, 1900-90 and projection for 2030
(population in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*; U.S. Department of Commerce, Bureau of the Census, *Historical Statistics of the United States Colonial Times to 1970* and *Statistical Handbook on Women in America*, compiled and edited by Cynthia Taeuber.

Figure 2
Proportion of the population age 65 and older, 1900-90 and projection for 2030
(population in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics*; U.S. Department of Commerce, Bureau of the Census, *Historical Statistics of the United States: Colonial Times to 1970* and *Statistical Handbook on Women in America*, compiled and edited by Cynthia Taeuber.

Older people are becoming more prominent in the population, and the oldest of the old—those 85 and older—will show extraordinary growth by the middle of the next century, but especially after 2030 when the baby boom generation begins to reach 85. As Cynthia Taeuber points out, "Because women are more likely than men to survive to the oldest ages, the health, social, and economic problems of the oldest old are primarily the problems of women."[2] She suggests that a "great-grandma boom" may take place after 2030. In 2050, under the middle series projections of the Census Bureau, 1 in 12 people in the United States would be 80 years old or older and perhaps 2 out of 3 of these would be women.

As medical science helps people to live longer, elders will need care for longer periods of time. Taeuber suggests that "young old" women, those 55 to 74 years of age, will be called upon to care for the frail elderly. She also notes that most women who reach age 65 can expect to live to their middle eighties and are likely to be widows.

Although the population is aging, the demographics of the labor force differ from the population for obvious reasons. Retirement decisions are tied greatly to the difference in the age structure of the population and the labor force. As Taeuber has outlined, women will be concerned with the issues of the frail elderly (from the perspective of both caregiver and primary recipient of care) as well as with retirement planning, since most women who reach age 65 will probably need to provide for their economic security after retirement and well into very old age. Not only does widowhood present an economic concern for women, but for many women divorce will leave them unprepared financially for retirement.

In 1991 there were 9.2 million divorced women who had not remarried, and there were 172 divorced women (who had not remarried) for each 1,000 women who were married and living with their husbands. This rate has quadrupled from its 1960 level of 42 per 1,000. In 1991 there were 10.3 million unmarried women out of the 13.2 million unmarried persons in the civilian noninstitutional population age 65 or older. This group included women who never married as well as those who were widowed or divorced, and represented 59 percent of all women age 65 or older.

Pension Protection

Pensions are especially important to women. Not only is women's lifespan continuing to lengthen but women also are more likely to be financially responsible for themselves at retirement, due to divorce or widowhood, than they were earlier in the century. Currently, the Old Age, Survivors, and Disability Insurance (OASDI) program provides the largest share of retirement benefits for women, but private pension plans sponsored by employers are becoming more important, as benefits for women and men continue to converge in most industries.

Government Programs

The OASDI program provides almost universal coverage for workers and their dependents. Originally, OASDI was established as one of the three legs in the "three legged-stool" that would support workers and their families in their old age (the other two were private pensions and savings). About 95 percent of the jobs in the United States are covered under the program and, generally, the coverage is compulsory. Four groups of workers are excluded from mandatory coverage: Federal civilian employees hired before January 1, 1984; railroad workers; employees of State and local governments; and household workers, farm workers, and the self-employed whose earnings do not meet certain minimum requirements. Arrangements can be made to have State and local employees covered by OASDI and, in fact, more than two-thirds of all State and local government employees are covered by the program.

Payments from the Social Security Administration for OASDI benefits are the largest source of income for retired workers and are the source on which the greatest proportion of these former workers depend. In 1991, for the 30.3 million individuals age 65 or older who had income, 27.6 million of them (91 percent) had Social Security benefits which provided a mean income of $6,465 for the year.[3] "In 1988 nearly 3 in 5 beneficiaries aged 65 or older relied on their Social Security benefits for at least one-half of their income."[4]

Legislation has been enacted to protect the rights of wives under OASDI so they cannot be deprived of benefits based on their husband's work experience, even in the case of divorce, if they meet duration-of-marriage requirements, currently 10 years of marriage.

Private Pension Programs

Some employers in the private sector also provide pension plans for employees. The Employee Retirement Income Security Act (ERISA) of 1974 and the amendments provided in 1984 by the Retirement Equity Act (REA) and in 1986 by the Tax Reform Act (TRA) set minimum standards for private pension plans.

In 1987 the Survey of Income and Program Participation (SIPP) provided information on the number of workers covered by an employer-sponsored pension plan.[5] It was estimated that about 56 million wage and salary workers age 25 or older were covered by these plans, about two-thirds of all wage and salary workers. These workers are private sector employees as well as State and local government employees; Federal wage and salary workers are not included. About 64 percent of female wage and salary workers were covered by employer-sponsored pension plans, compared with 69 percent of male wage and salary workers.

The proportion of women vested in plans, rather than covered by employer-sponsored pension plans, was about 40 percent of all female wage and salary workers; almost half of all male wage and salary workers were vested. ("Vested" workers will actually receive some pension benefits at retirement or will receive a lump-sum payment, while plan "coverage" implies that a worker is employed by an employer that has a retirement plan for some of its employees.) The survey estimated that the proportion of female wage and salary workers who will actually receive pension benefits is 33 percent, compared with 41 percent of all male wage and salary workers.

Pension coverage is much more extensive for workers with higher earnings than for those with lower earnings. Only 37 percent of workers with monthly earnings of less than $500 were covered by employer-sponsored retirement plans, while 83 percent of those with earnings of $2,000 or more each month were covered. Larger firms were more often sponsors of retirement plans than were smaller firms.

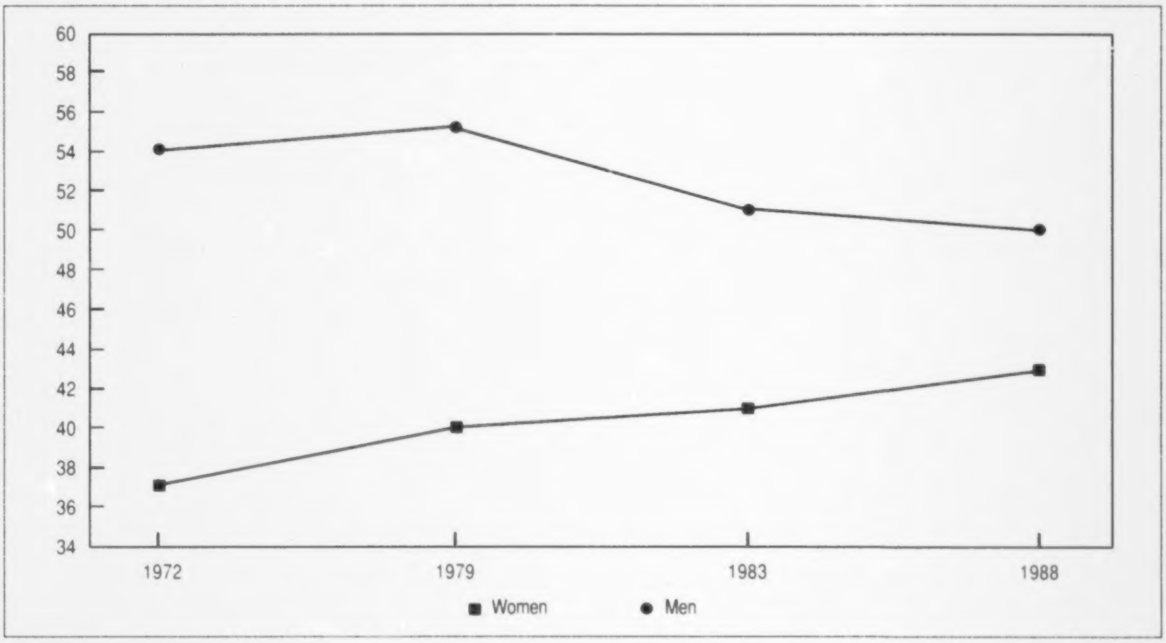
More detailed information on the economic and social characteristics of workers covered by employer-sponsored pension plans has been provided by four special supplements to the Current Population Survey (CPS).[6] The most recent CPS supplement indicates that, in 1988, 44 percent of female wage and salary workers of all ages were covered by employer pension plans; this compares with about 51 percent of male wage and salary workers. It should be noted that the SIPP data related to workers age 25 or older, while the CPS data examined pension coverage for those under age 25 as well. The CPS data show a trend toward convergence in pension coverage of women and men, as women's pension coverage increased and men's coverage declined; a substantial difference still remained in 1988, however. Figure 3 shows the decrease in pension coverage for men and the gradual increase in coverage for women reflected in data for full-time workers from the 1972, 1979, 1983, and 1988 surveys.

Differences Between Pension Coverage for Women and Men

The difference between the lower private pension coverage of women and the coverage of men can be explained to some extent by the labor force participation patterns of the two groups. This explanation is offered by Susan E. Shank in an article in *Monthly Labor Review*:[7] "Until the mid-1970's, female participation rates by age formed an "M" shape, dipping between the early twenties and the main childbearing years of 25 to 34. That pattern has now shifted to an inverted "U" and thus is very similar to that for men."

Figure 3

Full-time workers covered by pension plans, by sex, selected years, 1972-88
(percentage of all full-time workers)



Source: U.S. Department of Labor, Pension Welfare Benefits Administration, unpublished tabulations from CPS data.

Not only has the shape of the labor force participation rate curve changed, but also the level has moved closer to the level of men's labor force participation. However, it is apparent from Figures 4 and 5 that the level of men's participation in the labor force has always been well above that of women's participation, even in the most recent period. Those graphs depict the labor force participation rates by age for women and men at 10-year intervals between 1940 and 1990. It is logical that if women have been less likely to be in the labor force during their childrearing years, they have also been less likely to accrue pension rights during those years, and that men who were attached to the labor force steadily throughout their working lives would have accrued pension rights steadily.

Differences between private pension coverage of women and men can be attributed to differences in the size of the employer as well as occupational and industrial patterns of the two groups.

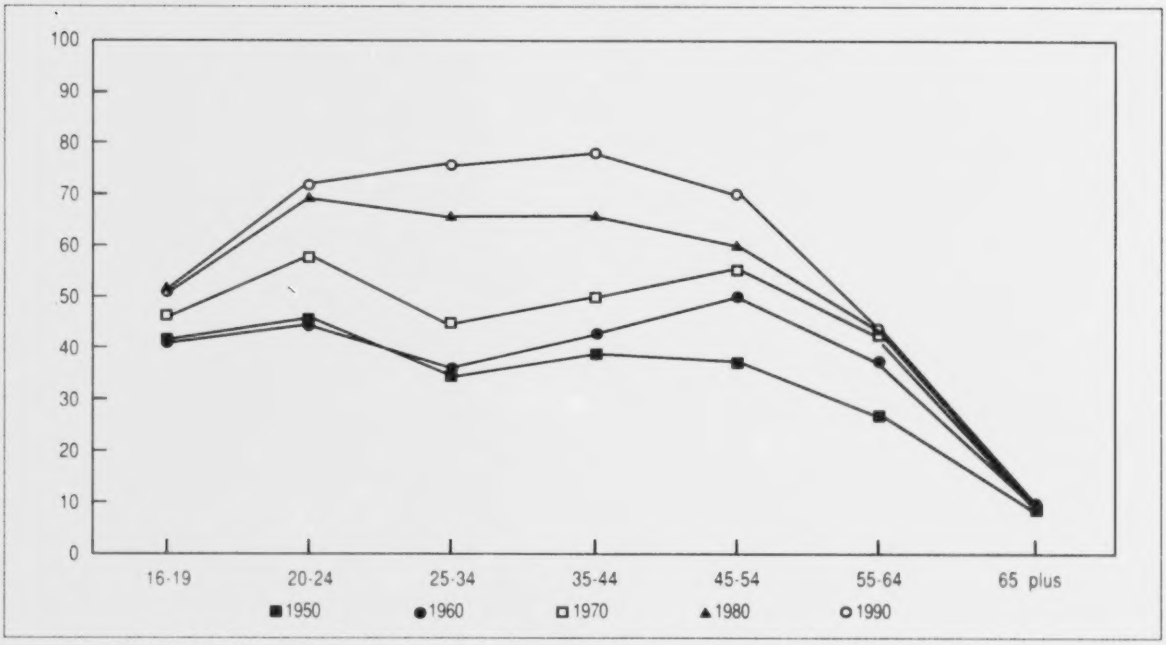
Coverage for Older Women and Men

Data from the 1983 and 1988 surveys show a large gap between pension coverage for older women and men. Figures 6 and 7 show the findings from these surveys. Note that between 1983 and 1988 the gap between coverage of women and men age 30 to 34 almost closes. In 1983 women's pension coverage has much the same shape as the earlier women's labor force participation—an "M" curve, with an obvious decline for women in childrearing years. By 1988 women's pension coverage had lost the "M" shape, and had started to close the gap between coverage for women and men, particularly for workers age 30 to 34. Logically, the coverage gap between older women and men will start to converge as women's work experience increases, assuming continuous work activity by both women and men.

Coverage by Industry

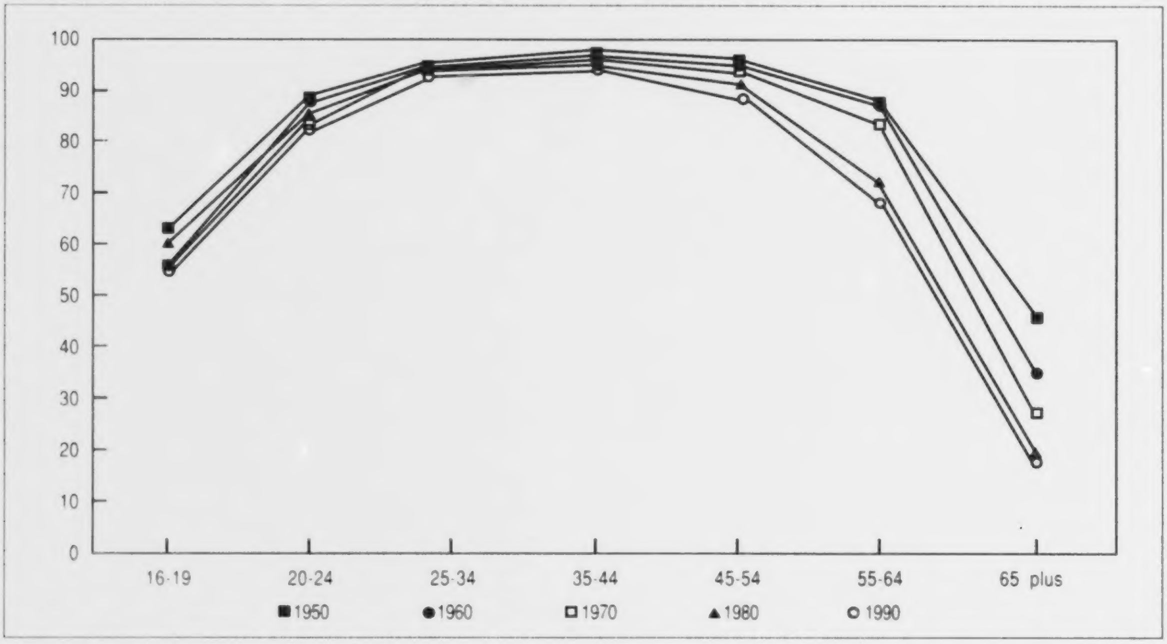
Again, data show differences in pension coverage for women and men by age, with a sizable disparity in coverage between older women and men. Although there has been a convergence in coverage for all women and men during the time of the surveys, that trend is uneven by industry. For example, data on coverage for women and men in service-producing industries show that communications and public utilities provide the highest

Figure 4
Labor force participation rates of women, by age, 1950-90
(workers as a percentage of women in population)



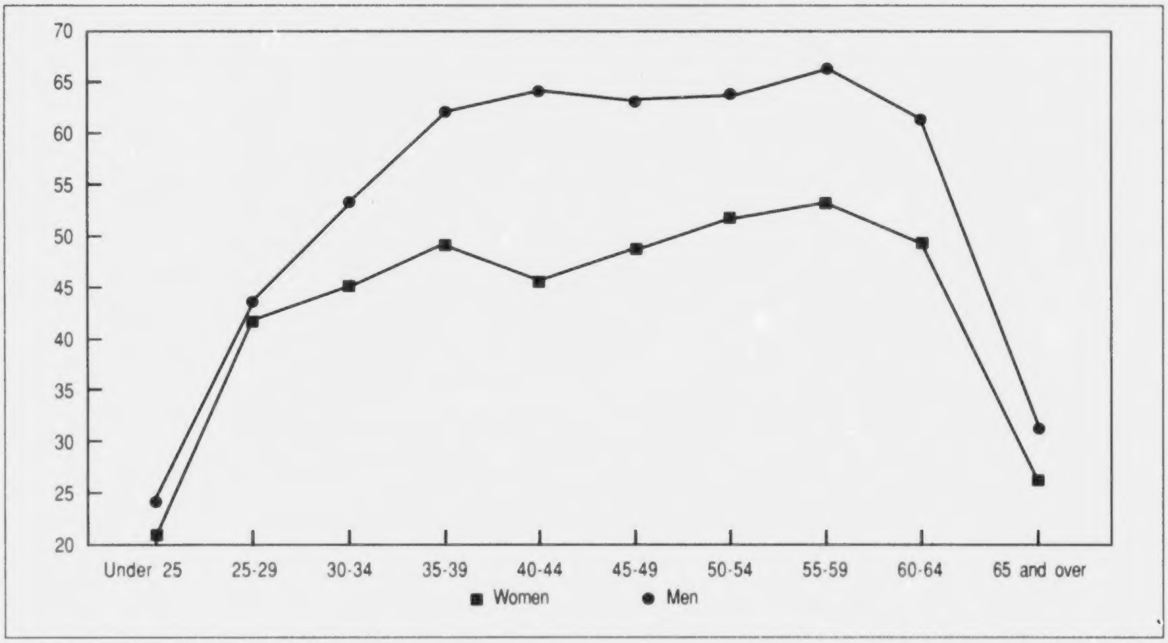
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics* and *Employment and Earnings*, January 1991.

Figure 5
Labor force participation rates of men, by age, 1950-90
(workers as a percentage of men in population)



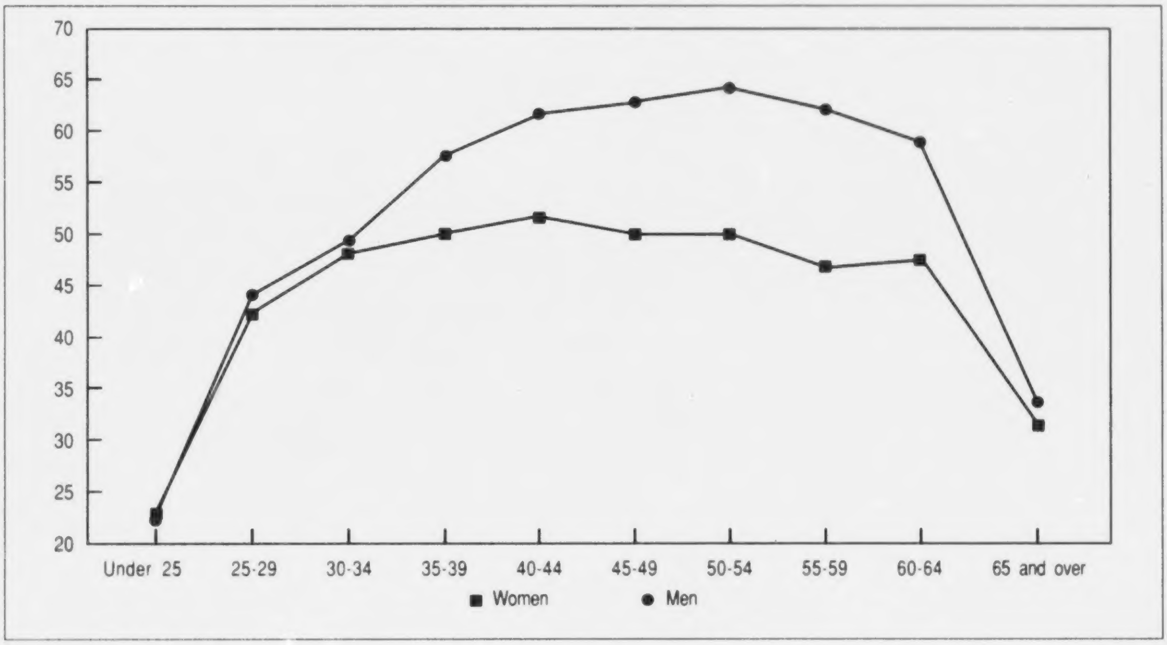
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics* and *Employment and Earnings*, January 1991.

Figure 6
Workers in pension plans, by age and sex, 1983
(percentage of all full-time workers)



Source: U.S. Department of Labor, Pension Welfare Benefits Administration, unpublished tabulations from CPS data.

Figure 7
Workers in pension plans, by age and sex, 1988
(percentage of all full-time workers)



Source: U.S. Department of Labor, Pension Welfare Benefits Administration, unpublished tabulations from CPS data.

rates for both women and men, while construction and retail trade provide the lowest. Complete convergence has occurred in pension plan coverage for women and men in communications; public utilities; and finance, insurance, and real estate in the 16 years spanned by the surveys. Coverage rates for women and men in transportation, services, and retail trade have moved closer together, but had not completely converged in 1988. Very little progress has been made in the wholesale trade industry.

In the goods-producing industries, fewer than 200,000 women were covered in mining and construction; thus coverage rates were not developed for women in these industries in earlier surveys. However, when rates became available, it appeared that coverage rates were highest for both women and men in mining and lowest in construction, with durable and nondurable manufacturing in between. The phenomenon of convergence of coverage rates occurred in goods-producing industries as a whole, with women achieving even higher rates than men in mining. However, the gap between pension plan coverage for women and men did not lessen substantially in nondurable manufacturing over the 16 year period. (Figures 11-22 at the end of this chapter give a fuller view of pension coverage for women and men over a 16 year period.)

Coverage by Occupation

The occupational classification system was changed beginning in 1983, so data from the 1983 and 1988 surveys are not comparable with data from earlier surveys. However, it is apparent from the comparison between pension plan coverage for women and men in the 1983 and 1988 surveys that the coverage gap narrowed in the 1980's by occupation as well as by industry, particularly among craft workers, transportation equipment workers, and nonfarm laborers. Substantial gaps in coverage remain between women and men operatives and sales workers, and are probably linked to the higher concentration of men in wholesale trade (with its higher pension plan coverage) and the higher concentration of women in retail trade and nondurable goods industries (where pension coverage is lower). The reason for differences in pension coverage between women and men in the professional and managerial occupations is not clear from the survey data.

Job Tenure and Coverage

Men have more tenure on the job than do women, in general. Figures 11 to 22 in the appendix to this chapter show a convergence of pension coverage rates for women and men in the 1988 survey for workers with 5 to 9 years of tenure in the current job. Between 1983 and 1988 the Retirement Equity Act and the Tax Reform Act were passed; it appears that the acts worked together to provide women and men with identical coverage ratios at 5 to 9 years of tenure on the current job. Beginning in 1989 the acts required that participants in pension plans be 100 percent vested after 5 years, or 20 percent vested after 3 years and 20 percent more each year until 100 percent vesting at the end of 7 years.

If pension coverage can be projected for women and men based on labor force participation, the pension gap will continue to narrow as the gap between women's and men's labor force participation narrows.

Pension Rights

Women's pension rights will become even more important in the coming years. As women's lifespan continues to lengthen, many women will be spending more of their lives as widows or as divorcees. One aspect of private pension coverage which women should consider is its disposition in cases of divorce. Although wives' rights under OASDI are protected by law, private pension rights for wives are not mandated. However, it should be remembered that the rights to pension benefits are earned during a marriage just as wages and salaries are earned, and should be considered assets of the marriage. Because they are not legislatively protected, however, they must be requested by wives at the time of divorce.

~ STATUS OF ELDER CARE ~

Caregiving for the elderly who cannot take care of themselves is a major concern for families today and, because of the growing proportion of older people in the population, it could be a continuing problem into the 21st century. A detailed description of long-term care of the elderly has been given by Carol O'Shaughnessy and Richard J. Price in "Financing and Delivery of Long-Term Care Services for the Elderly," a Congressional Research Service publication.[8]

Congress has been considering the subject of elder care for at least 15 years. The increasing numbers of older people in the population, coupled with the high cost of nursing homes and other forms of long-term care, have brought into focus questions about the need for additional home and community based care and the catastrophic costs that may accrue to elders because of chronic illness and disability.

Studies have indicated that between 60 and 80 percent of the care received by elders is provided by family and friends, while about 5 percent of the elder population is in nursing homes.[9] "Currently (in 1992), 1.5 million elderly people are residents of nursing homes. For every elderly person in a nursing home, there are 3 to almost 5 times as many people with disabilities living in the community requiring various kinds of care and assistance. Estimates show that if rates of nursing home use remain the same, about 3.8 million elderly will reside in nursing homes by 2030. The disabled elderly population living in the community might include up to 10.1 million people by

2020 and 14.4 million people by 2040."[10] Nursing home care is generally so expensive that public and private funds are quickly depleted. In 1986 total nursing home costs of $38.1 billion were paid using $18.1 billion from public funds and $20 billion from private resources, almost all of it directly from the consumer; less than 2 percent was financed by private insurance coverage. The annual cost in a nursing home is $20,000 to $25,000.

Elder care has implications for women. Women usually live longer than men, and thus may need to be prepared financially for a longer time; yet, in general, they have fewer resources than men have. Caregivers for the frail elderly are mostly women, so it is usually women who must balance work and family issues. And while many women struggle with these two responsibilities, others leave the labor force to care for elders, which ultimately makes them less financially able to provide for themselves at retirement age.

Employer Assistance for Elder Care

Very few employers contribute to a long-term care plan for their employees. However, human resources managers, unions, and others in the private sector are trying to help workers cope with elder care problems. For example, AT&T, the Communications Workers of America (CWA), and the International Brotherhood of Electrical Workers (IBEW) negotiated an agreement in 1989 that set up an elder care resource and referral service. The contract also arranged for deductions from earnings of up to $5,000 per year per employee, which could be placed in a disbursement account for elder care expenses. Earnings deposited to these reimbursement accounts are exempt from Federal and Social Security taxes.

A public-private partnership between the County of Los Angeles and the Xerox Corporation has established the Eldercare Resource Network, which provides nationwide elder care resources and referrals; the County administers the program. Employers, including the First Interstate Bank of California, have made arrangements to use the resource and referral services for elder care for their employees. Job sharing, home based work, flexible work schedules, and compressed work weeks have been adopted to allow caregivers more time at home to care for an elderly person.

A recent study of 161 employers in the southern United States indicated that 4 percent used an elder care information and referral service.[11] The survey showed other kinds of services available to employees from their employers. Fifty-eight percent of the employers surveyed said they have part-time work options, 56 percent have extended leaves of absence, 30 percent have flextime options, and 18 percent contribute to community agencies that provide services to the elderly. However, only 7 percent have counseling services related to elder care and only 3 percent provide elder care education. The survey also asked respondents to list obstacles to implementing an elder care program. Most companies listed cost as an obstacle, along with the absence of evidence of need, liability insurance, lack of information about elder care options, and the belief that the employer should not be involved in family matters.

With regard to the needs for elder care services from employers, a survey by The Travelers, a Hartford-based insurance and financial services firm, found after several surveys of its employees that (1) 20 percent of its home office employees age 30 or older provided some kind of care for an older person, (2) these employees spent as much as 10 hours a week providing services to an older person, (3) one-third of employed caregivers had lost time from work as a consequence of caregiving responsibilities, and (4) 80 percent expressed a need for more information about community services, insurance coverage, and other issues.[12]

Women's Bureau Clearinghouse

The Women's Bureau gathers and disseminates data on employer assisted elder care programs through its Work and Family Clearinghouse. This initiative, implemented in 1989, encourages employers to become advocates for and providers of dependent care—both elder care and child care.

For more information on this computerized information resource, see Chapter 6, Changing Family Structures and Lifestyles, the section on "Support for Work and Family."

~ INITIATIVES TO ASSIST OLDER WORKERS ~

Retirement is being redefined; many workers now think of retiring from their lifelong careers only to continue working in another field or in their primary field while receiving some retirement income. The retirement process may start well before 60 and end past 70 for many workers. Some employers have positive attitudes about older workers, particularly about their work ethic, but human resource managers have had reservations about older workers' adaptability to new technologies and about health care costs. Early retirement strategies have been used successfully, particularly by large employers, to avoid perceived higher costs associated with older workers and to reduce payrolls in general.

Reentry to the labor force may be difficult for some older women without recent job experience; special programs may be needed to integrate them into the labor force. An example of this kind of program was the Older Worker Job Fair in Boston in 1988, cosponsored by the Department of Labor's Employment and Training Administration (ETA) and other agencies including the

Women's Bureau. The job fair provided counseling, training assessment, and other services to older workers. (Three percent of ETA funds are earmarked for special programs at the State level to provide training and jobs for older workers.)

Over the past decade private-public partnerships have become an important strategy for training and hiring older workers. An example is the teaming up of Northwestern Life with the Area Agency and Adult Administration in Tucson, Arizona, to recruit and select trainees for the firm's processing center. As a result of this partnership, over 90 percent of the claims processing staff are between the ages of 50 and 78. Private-university partnerships also have been effective. IBM promotes second careers for retirees with technical skills through the Technical Academic Career Program it operates in partnership with a variety of colleges and universities across the country.

Leaders in the private sector have developed innovative ways to deal with the needs of retirees. For example, The Travelers company of Hartford, Connecticut, has set up a Retiree Job Bank from which it recruits part-time help as needed. The Polaroid Corporation allows employees to try retirement before making a decision; employees are allowed 6 months of unpaid leave to decide whether or not they want to retire.

~ IMPLICATIONS OF THE AGING POPULATION FOR YOUNG WORKERS ~

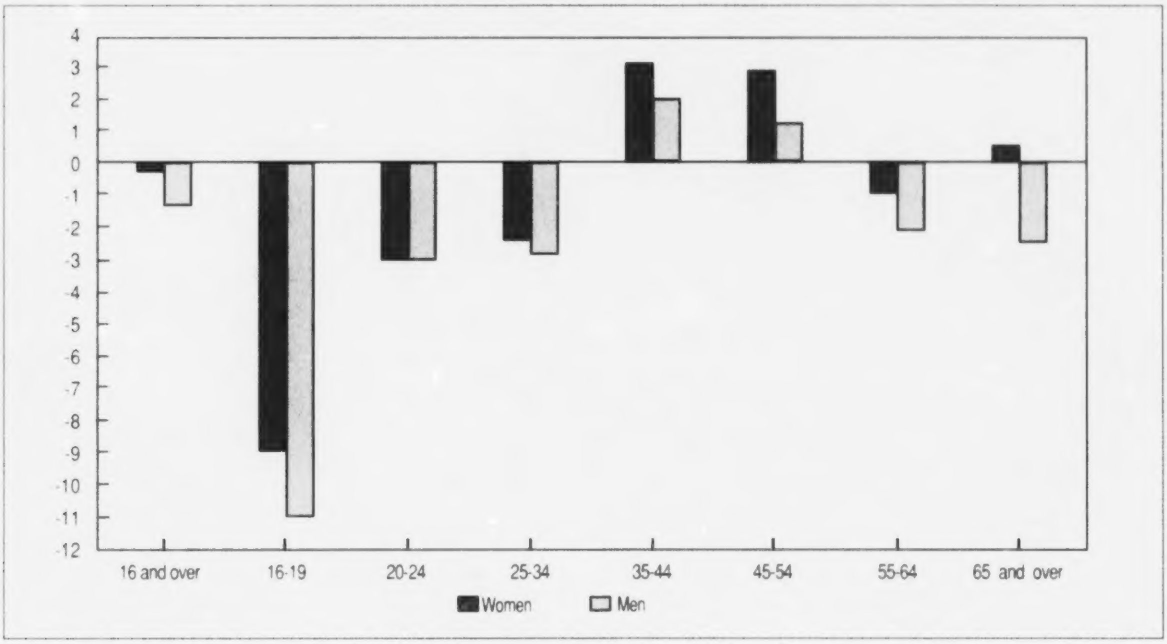
The prominence of members of the baby boom generation in the labor force—they represented more than half of the women and men working or looking for work in 1990—has implications for younger workers. Their labor force presence in large numbers, coupled with other factors such as economic setbacks, could affect job opportunities for younger workers in the years ahead.

Any contraction in the economy makes it more difficult for younger, unskilled and inexperienced workers to enter the labor force. This situation occurred in the recessionary period of 1990-91. "Teenagers, whose participation rate typically falls during recessions, experienced the largest drop—1.4 percentage points."[13]

Another way of looking at the difficulties of younger workers during recessionary periods is to examine annual average employment changes by sex and age; Figure 8 shows the extent to which younger workers (especially young men) experienced declines in employment from 1990 to 1991. Part of the change in employment may result from the aging of the population; there are fewer workers in the younger classifications to be employed. Figures 9 and 10 show, in absolute terms, the change in both population and employment between the 2 years, by

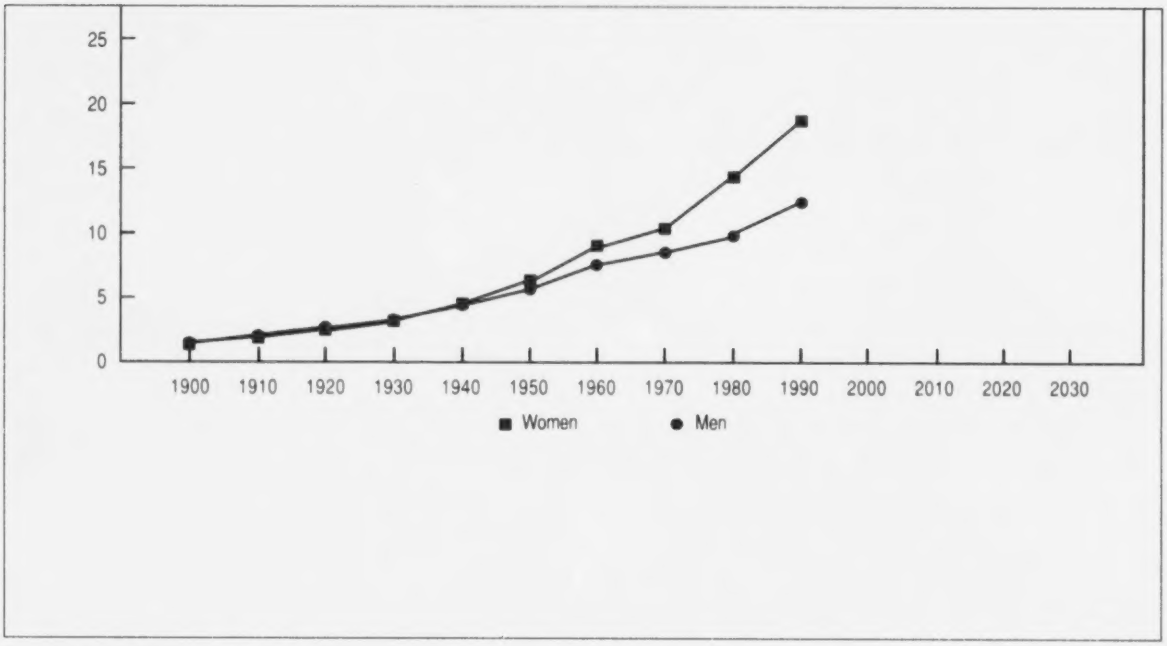
Figure 8

Percentage change in employment, by sex and age, 1990-91



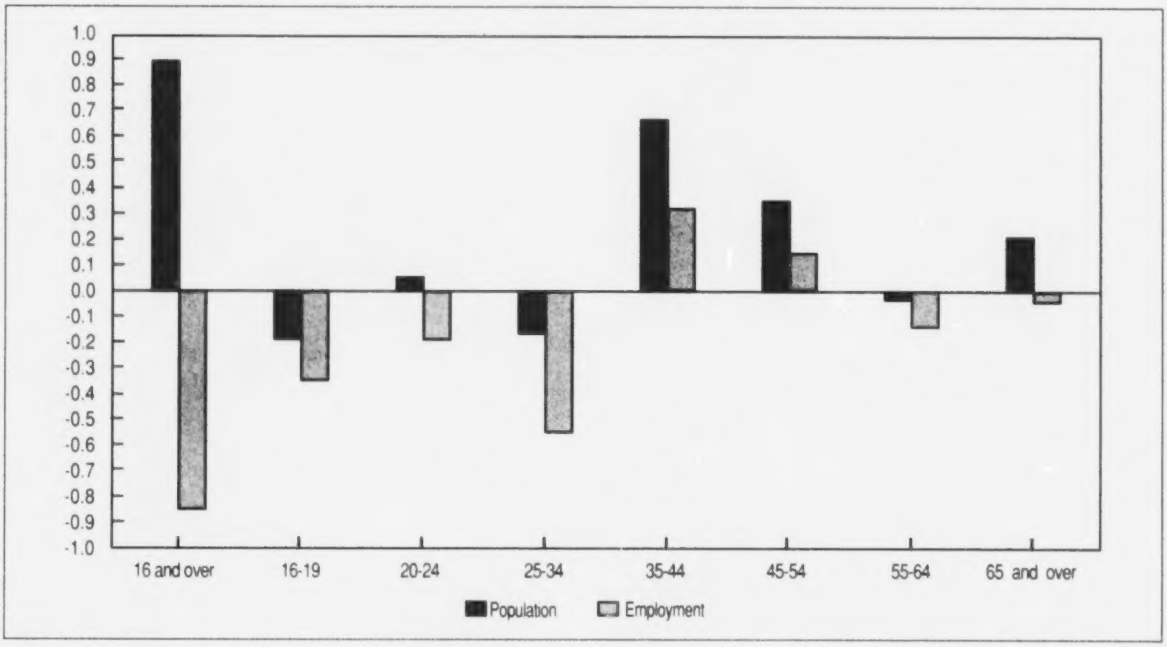
Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from CPS data.

Figure 9
Population and employment changes for women, by age, 1990-91
(numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from CPS data.

Figure 10
Population and employment changes for men, by age, 1990-91
(numbers in millions)



Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from CPS data.

age for women and men. The steeper declines in employment for young women and men than for other age groups in the population reinforce the position that cutbacks appear to be harsher for younger workers than for older, perhaps more experienced, workers.

Kristina J. Shelley, in her July 1992 article in the *Monthly Labor Review*, points out that "college graduates entering the labor force during the 1990-2005 period are projected to encounter increased competition for college-level jobs."[14] She notes that the data indicate that "nearly 20 percent of the supply of college graduates who entered the labor force each year during the 1984-90 period worked in jobs traditionally not requiring a 4-year college degree or were unemployed." Shelley's analysis shows that "this percentage will increase to 30 percent over the 1990-2005 period, given the assumptions made in preparing the projections and analyses… .The expected increase in the number of college graduates, versus fewer college-level job openings in the future, will have an effect on opportunities for workers with fewer years of education as well. The prospect of underemployed college graduates crowding out others who would normally fill positions that do not require a college degree means more careful career planning will be necessary for persons who are not college graduates," the article reports.

Research has shown when the minimum wage was raised in California in 1988, young people tended to end their schooling and enter the job market.[15] It is possible that with fewer job opportunities for young women and men, the opposite may occur: young people may continue their education when the rewards for working are reduced, with a resulting increase in educational attainment for youth. Young women may find that education beyond high school is a viable option in a slow-growth labor market.

A 1981 survey of employer attitudes about employee benefits has some relevance for older as well as young workers. The survey revealed that employers "believe the effect of inflation on retirement income will make people postpone retirement…(and) will hinder advancement among younger workers for several years to come."[16] The survey was conducted during a period of hyperinflation; subsequently, inflationary pressures subsided. Nonetheless, participation rates for older men did start to stabilize and continued to do so. Thus, the beliefs that employers expressed in the survey have actually materialized.

An article by Ronald E. Kutscher, in the November 1991 issue of *Monthly Labor Review*, also speaks to the labor force participation of men ages 55 and older. Kutscher points out: "For men in these age groups (55 years and older) there has been a pronounced decline in labor force participation rates over the past several decades. This long-range trend slowed considerably, or even halted for particular age groups in the latter part of the 1980's. When examined separately for each detailed age group, the projections show little or no change in the labor force participation rate of men in the 55 and older groups."[17]

This slowing in the early retirement behavior of older men, as well as the aging of the population and the labor force, may be translated into even more difficulty for young women entering the work force, as suggested by the 1981 survey of employers. However, other factors, including economic expansion, increased educational attainment, and specialized skills training can help to brighten the employment outlook for young workers and potential workers. ◊

~ NOTES ~

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[17] Ronald E. Kutscher, "New BLS Projections: Findings and Implications," *Monthly Labor Review*, November 1991, p. 6.

~ APPENDIX ~

There have been four special supplements to the Current Population Survey: April 1972, May 1979, May 1983, and May 1988. A comparison of data from these supplements is used to trace the recent history of pension experience for women compared with men over a 16-year span. Figures 11-18 show pension coverage for women and men in nongoods-producing and goods-producing industries. Figures 19-22 show women and men in pension plans by occupation and job tenure.

Figure 11

Workers in pension plans in nongoods-producing industries, by sex: 1972

(percentage of all full-time workers)

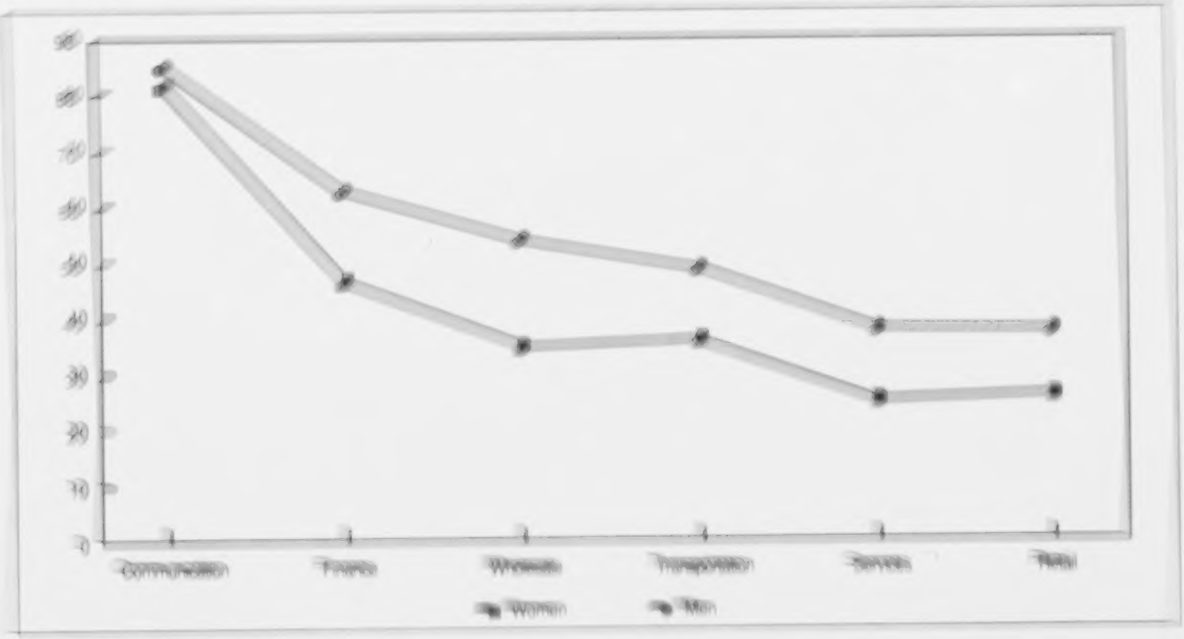


Figure 12
Workers in pension plans in nongoods-producing industries, by sex, 1979
(percentage of all full-time workers)

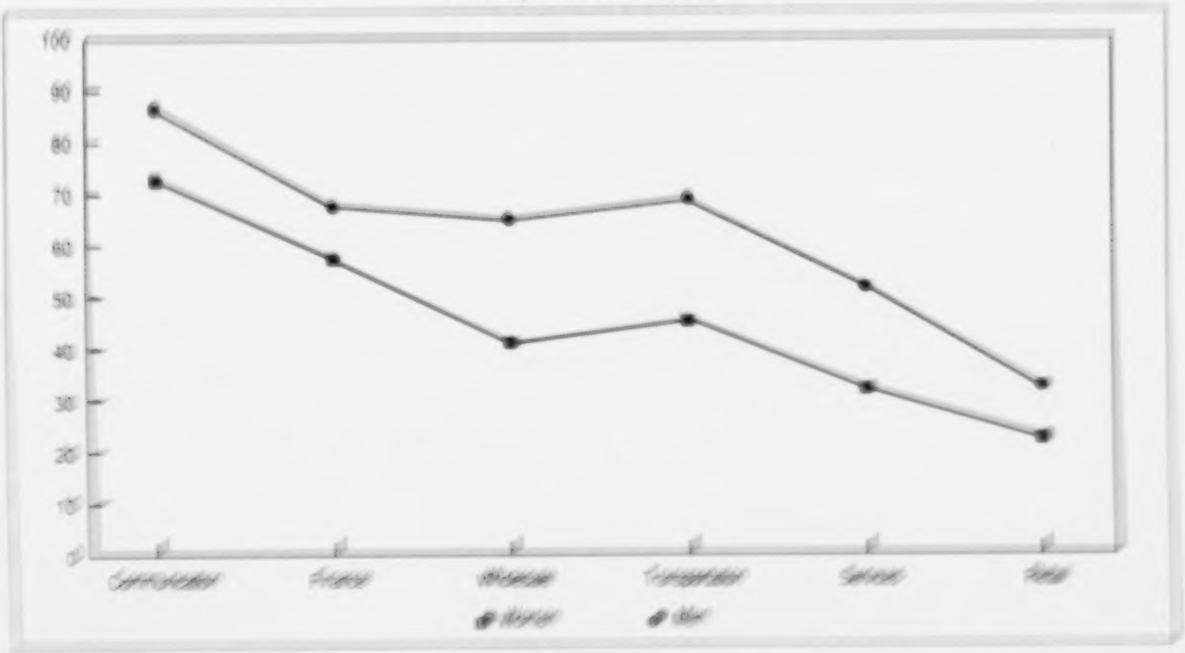


Figure 13
Workers in pension plans in nongoods-producing industries, by sex, 1983
(percentage of all full-time workers)

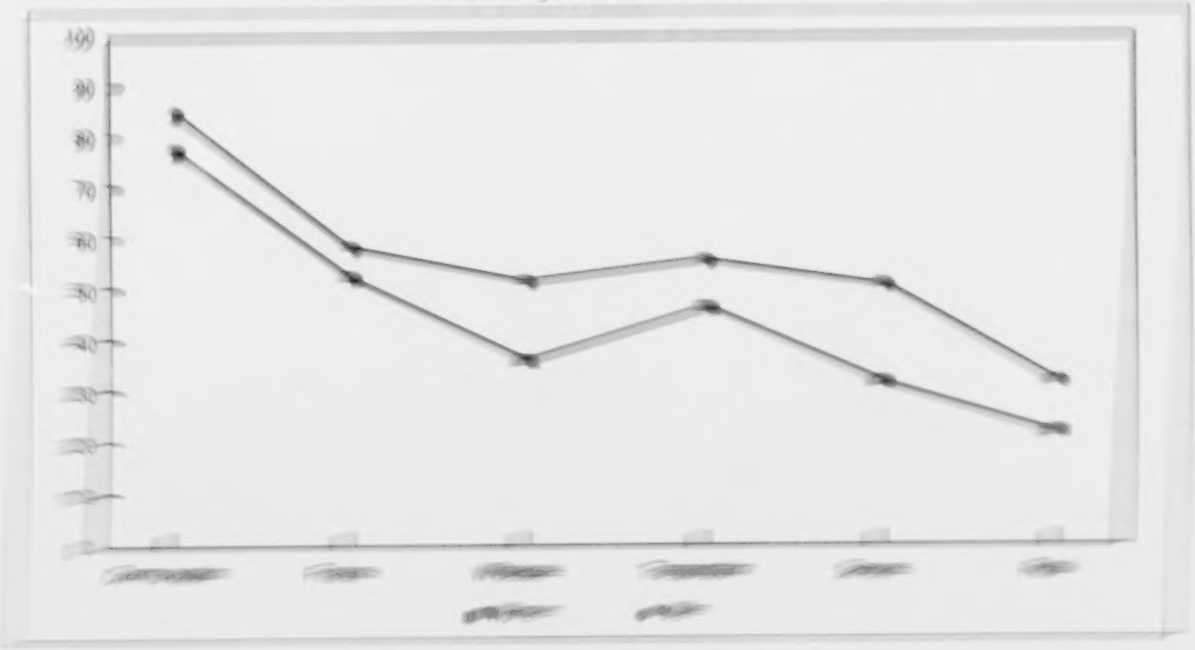


Figure 14

Workers in pension plans in nongoods-producing industries, by sex, 1988
(percentage of all full-time workers)

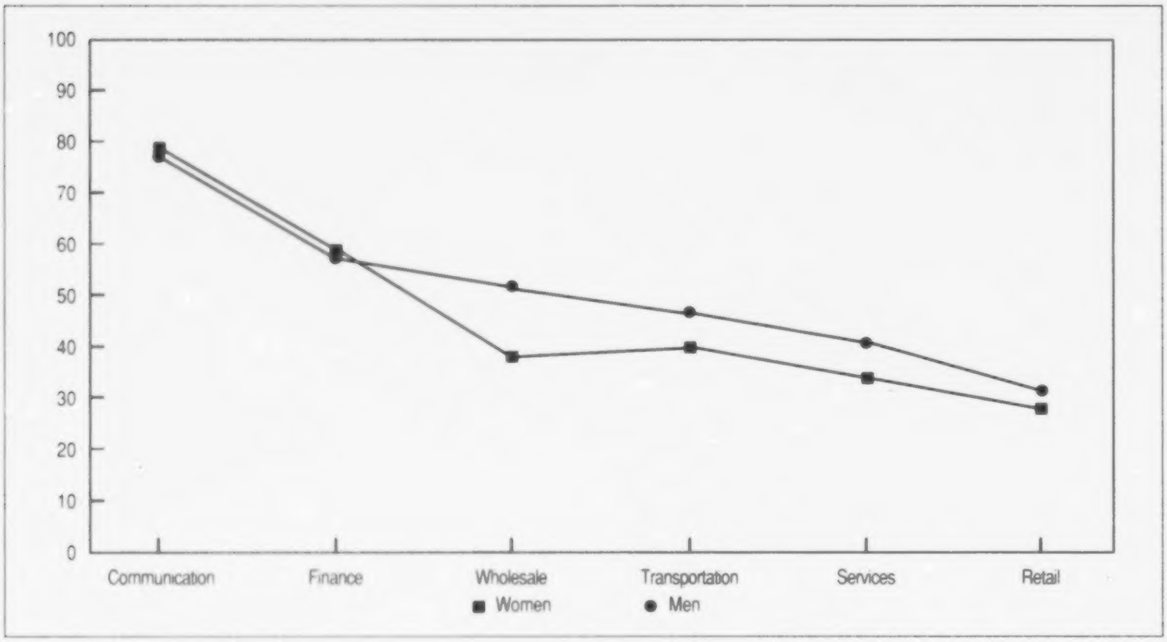


Figure 15

Workers in pension plans in goods-producing industries, by sex, 1972
(percentage of all full-time workers)

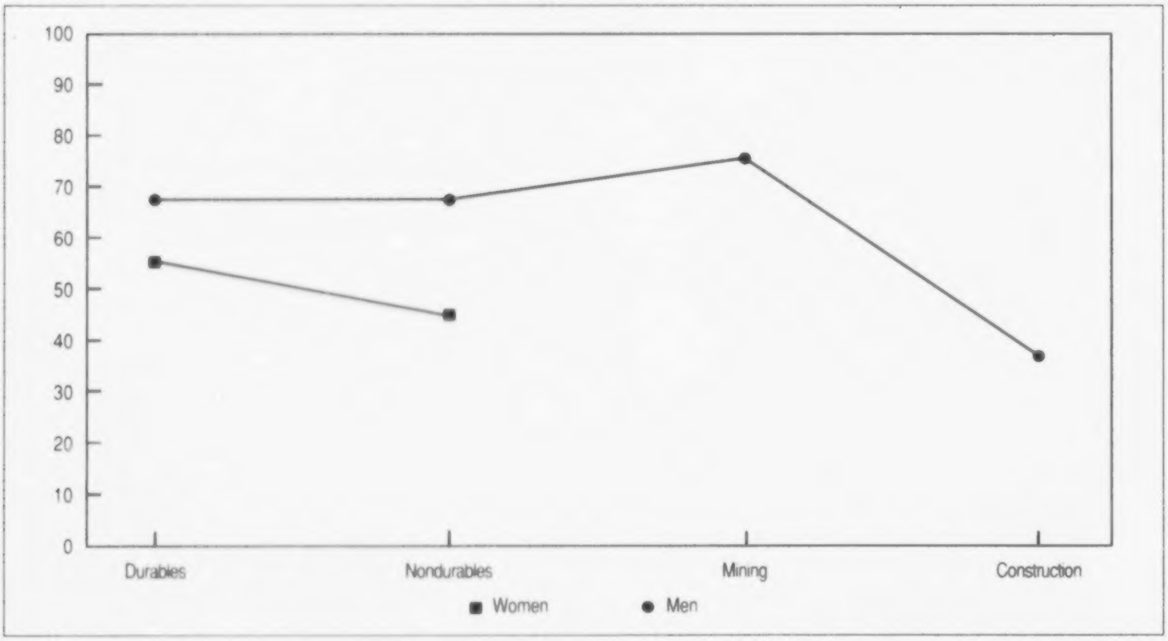


Figure 16

Workers in pension plans in goods-producing industries, by sex, 1979
(percentage of all full-time workers)

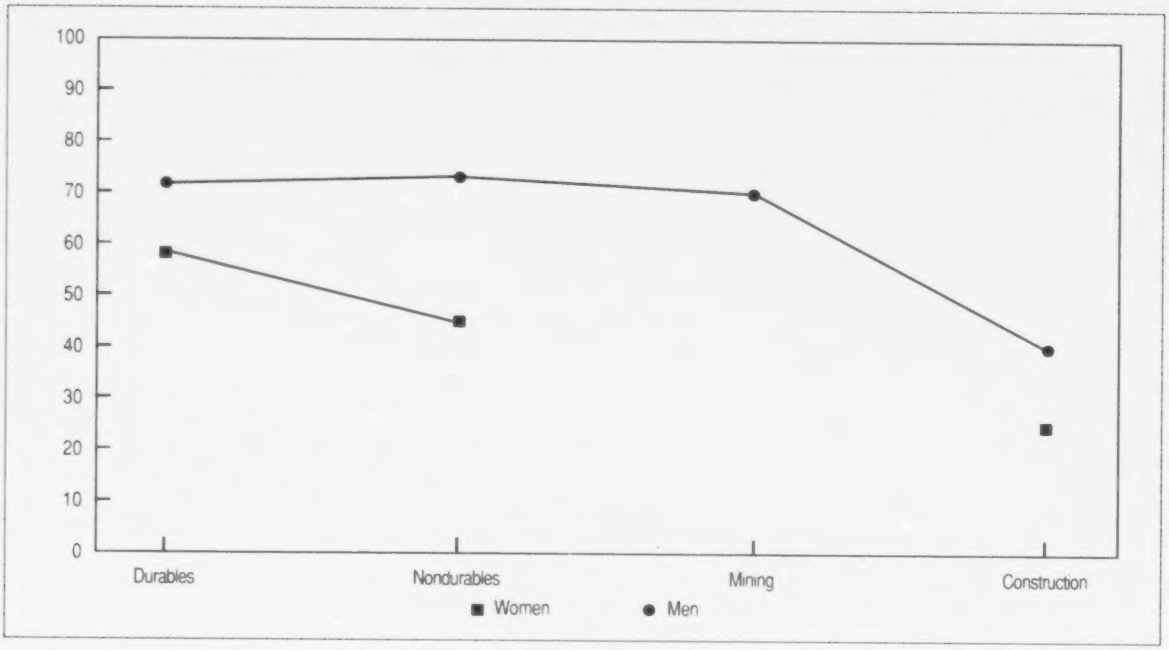


Figure 17

Workers in pension plans in goods-producing industries, by sex, 1983
(percentage of all full-time workers)

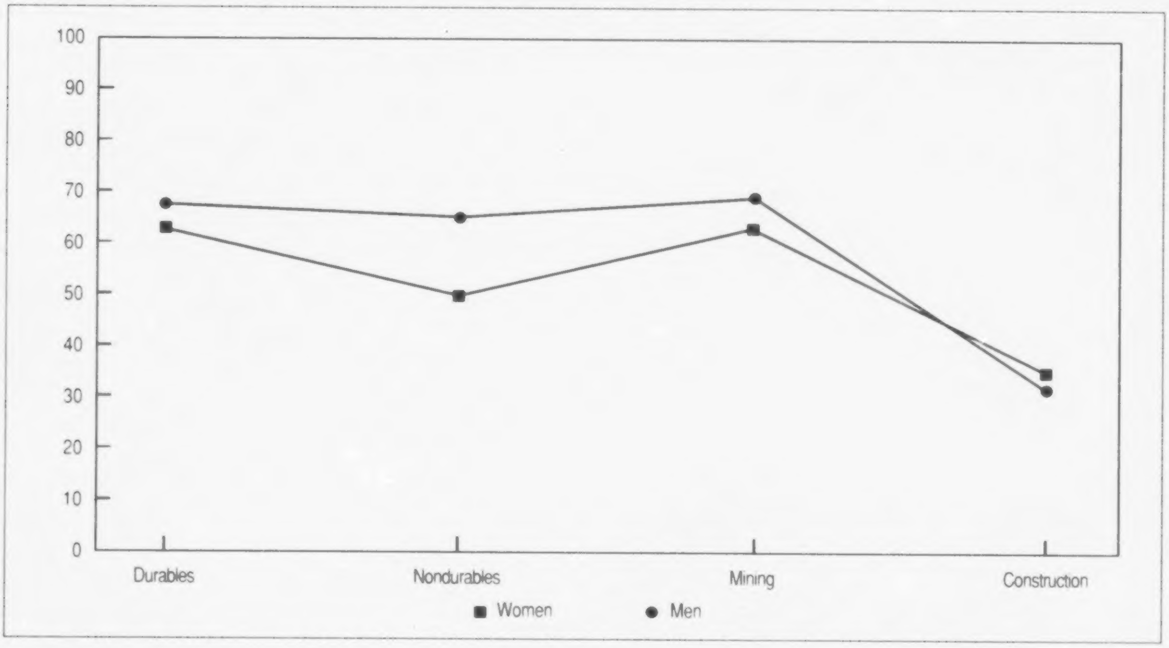


Figure 18
Workers in pension plans in goods-producing industries, by sex, 1988
(percentage of all full-time workers)

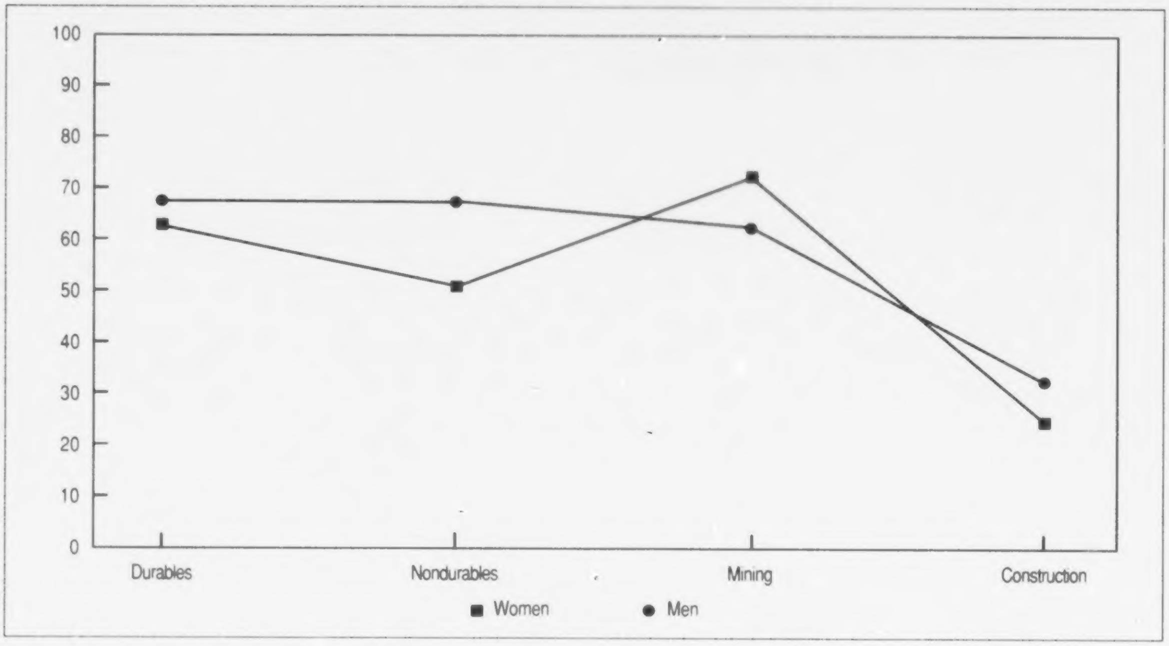


Figure 19
Workers in pension plans, by occupation and by sex, 1983
(percentage of all full-time workers)

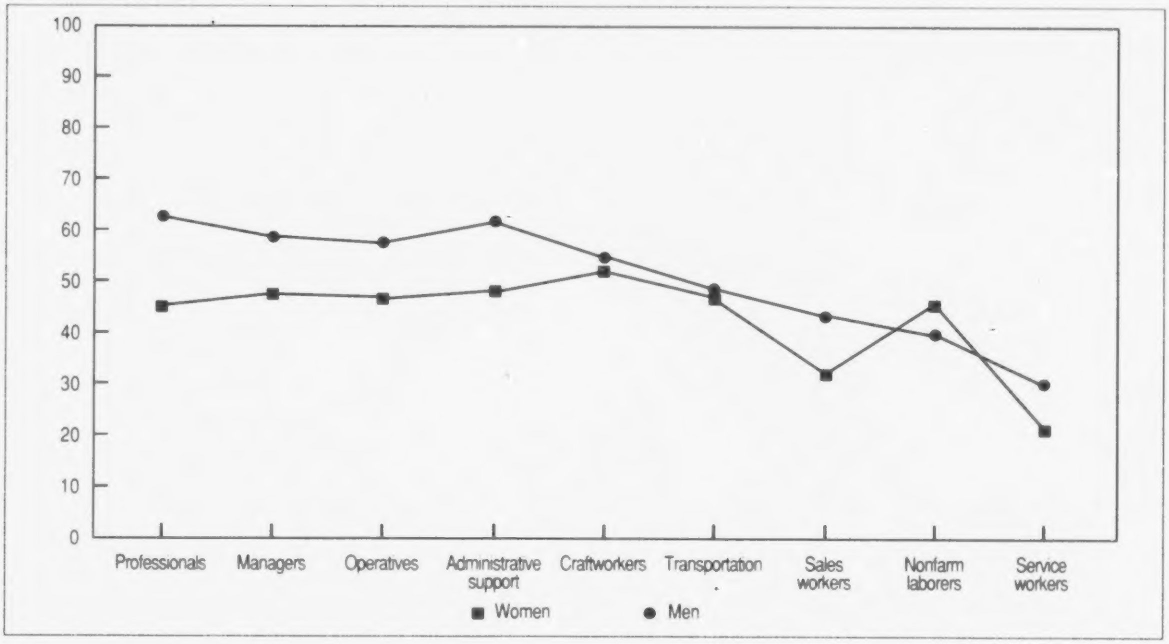


Figure 20

Workers in pension plans, by occupation and by sex, 1988
(percentage of all full-time workers)

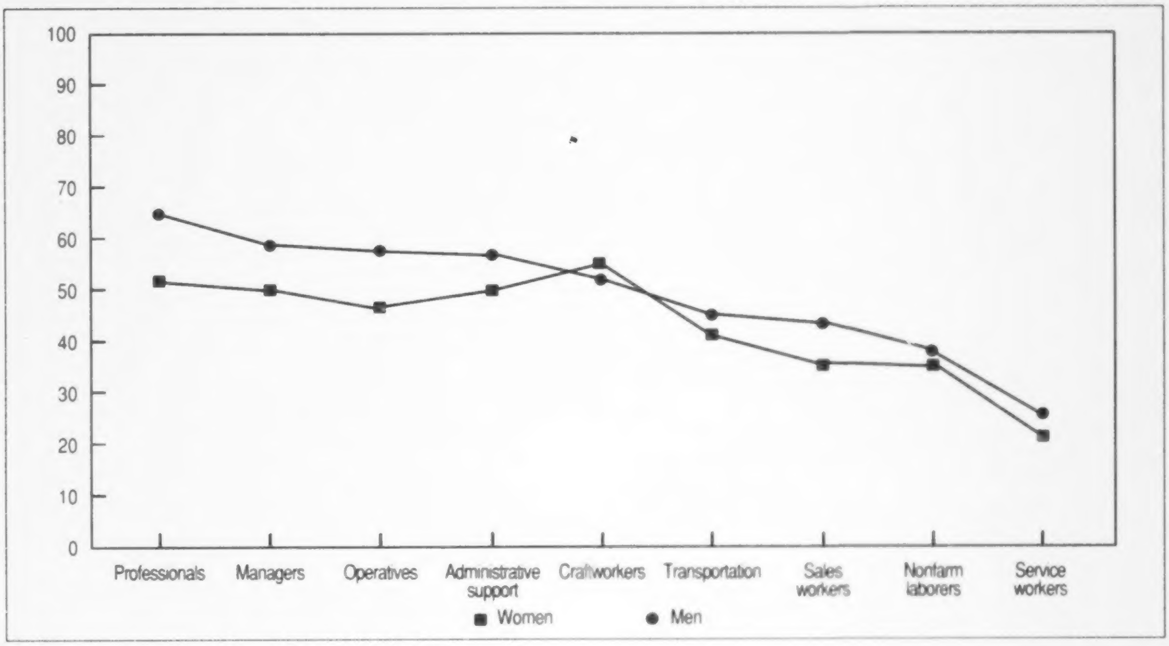


Figure 21

Workers in pension plans, by sex and by years of current job tenure in 1983
(percentage of all full-time workers)

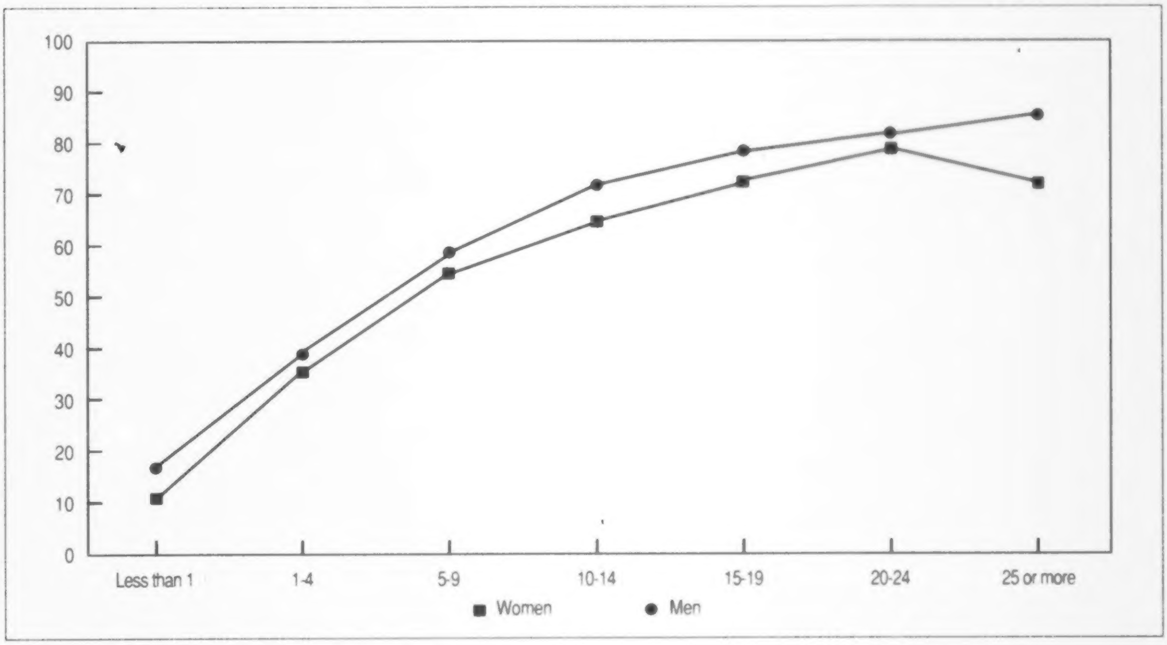
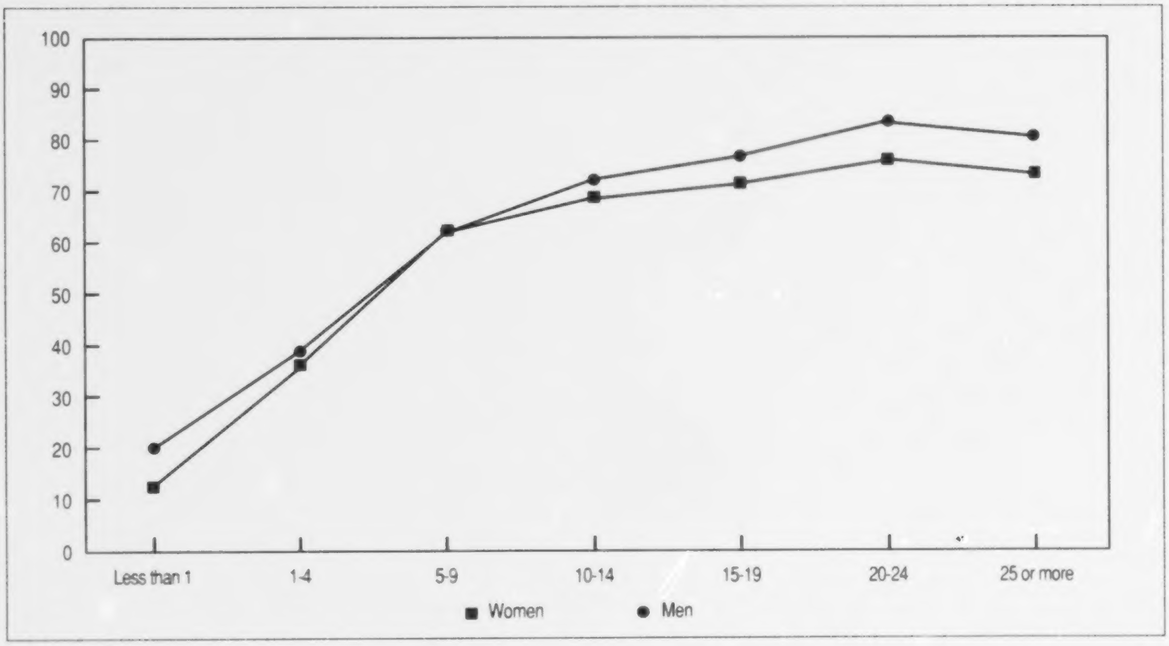


Figure 22

Workers in pension plans, by sex and by years of current job tenure in 1988
(percentage of all full-time workers)



11

Occupational Safety and Health

Highlights

- Women have a relatively better work injury record than men but appear to experience relatively more work-related illnesses, according to available information. Homicide is the leading cause of workplace injury death for women.
- What is known about reproductive health hazards is far outweighed by what is not known.
- Operators of video display terminals have complained of or been concerned about visual disturbances, muscular problems, stress, and adverse pregnancy outcomes.
- Workplace illnesses associated with repeated trauma made up nearly 60 percent of the reported illness cases in 1990, up from 18 percent of such cases in 1980. In 1989 women made up over half of the workers in 8 of the 26 industries with the highest rates of repeated trauma.
- Properly fitting personal protective equipment has been a particular problem for women entering traditionally male jobs such as firefighter, police officer, miner, and skilled trades worker.
- Indoor air pollution is a potentially more serious health problem than outdoor air pollution. Women may be more bothered by, affected by, or willing to report indoor air quality problems.
- Working women report higher levels of psychological strain than working men, possibly because women are more likely to be in jobs with low control and high psychological workload.
- The hepatitis B (HBV) and the human immunodeficiency (HIV) viruses are occupational health hazards faced by health care and other workers, many of whom are women. In 1991, the Occupational Safety and Health Administration issued a standard regulating occupational exposure to bloodborne pathogens such as HBV and HIV.

~11~

OCCUPATIONAL SAFETY AND HEALTH

~ JOB-RELATED INJURIES AND ILLNESSES ~

In 1990 the Nation's workers reported approximately 6.8 million job-related injuries and illnesses, according to survey data compiled by the Bureau of Labor Statistics (BLS).[1] It is thought that occupational diseases are underdiagnosed and that many illnesses of occupational origin are incorrectly ascribed to other causes.[2]

As mandated by the Occupational Safety and Health Act of 1970, BLS compiles statistics annually from records that employers are required to maintain. The Bureau defines occupational injuries and illnesses as follows:

- An **occupational injury** is one that results from a work-related event or from a single instantaneous exposure in the work environment.
- An **occupational illness** is any abnormal condition or disorder, other than one resulting from an occupational injury, caused by exposure to factors associated with employment. Acute and chronic illnesses or diseases that may be caused by inhalation, absorption, ingestion, or direct contact are included.[3]

In addition to BLS, other sources of statistical information on occupational illnesses, injuries, and deaths occurring to women and men are the National Traumatic Occupational Fatality surveillance project of the National Institute for Occupational Safety and Health and the National Health Interview Survey of the Centers for Disease Control. Further, to acquire new data and to enhance the body of knowledge already available on workplace hazards as well as on injuries and illnesses, there have been numerous types of research, investigations, and other surveillance methodologies undertaken by government agencies, medical groups, private researchers, unions, and other organizations. Many of these sources of data and their findings are cited throughout this chapter.

Bureau of Labor Statistics Study

In 1980 BLS took the first comprehensive look at female work-related injuries and illnesses by occupation, industry, and specific characteristics of the injury.[4] The Bureau of Labor Statistics has not done a similar analysis of more recent data; however, beginning with the 1992 survey year, injury and illness profiles of women and other worker groups will be made possible by a major redesign of the BLS survey of occupational injuries and illnesses in private industry. The data were from reports made to 26 State workers' compensation agencies and were on cases that either occurred or were reported in 1977. The data showed that women have a relatively better work injury record than men; that a large proportion of the on-the-job injuries among women occur in traditionally female dominated occupations; and that the characteristics of occupational injuries and illnesses are similar for women and men.

About 21 percent of all occupational injuries occurred to women, according to the 1980 BLS study. The largest percentage of female injury cases were accounted for by younger workers. Younger women (16 to 34 years old) had lower injury-to-employment ratios than younger men, while older women (35 to 64 years) had higher injury-to-employment ratios than older men.

Work-related injuries among women varied widely by industry. Manufacturing industries accounted for 30 percent of all injuries to female workers and, among manufacturing industries with significant numbers of female work-related injuries, food and kindred products accounted for the most. The services industry group accounted for 24 percent of all injuries to female workers, with two-thirds of the injuries occurring in hospitals and health care facilities.

Occupational injuries occurring among women generally reflected their concentrations of employment. Two occupational groups—service workers and operatives, except transport—accounted for slightly more than 50 percent of total injuries to women. For women, on-the-job injuries in one of the most hazardous occupational groups—crafts and kindred workers—made up only 3 percent of all work injuries, a reflection of women's low concentration in this group.

Work-related injuries to women were generally similar to those affecting men, although the sources of the injuries (such as working surfaces) varied markedly for the two groups, reflecting the different work environments. Sprains and strains accounted for more than one-third of the injuries occurring to women. Similar types of accidents caused injuries to women and men.

Illnesses peculiar to a particular occupation were a greater problem for women than men, the 1980 study found. Sixty-six percent of the occupational illnesses of women—compared with 59 percent of men's—occurred in the categories of inflammation and irritation of joints, tendons, and muscles; dermatitis; and systemic poisoning. Infective or parasitic diseases, mental disorders, and effects of changes in atmospheric pressure (affecting mainly flight attendants) were other significant categories for women. Women appeared to be more prone than men to inflammation of joints, tendons, and muscles, particularly associated with the repetitive movements of assembly-type activities.

Problems associated with repetitive motion were known to the Women's Bureau as far back as 1921. In its 1921 annual report, the Bureau stated:

> Women are very generally employed on processes involving the constant repetition, at high speed and under great tension, of one or more motions. An example of the result of continued activity in this kind of work is found in industries such as cigarette making, where girls who are packing cigarettes sometimes become afflicted with a sort of palsy, a jerking or rhythmic motion of their bodies, which follows the movements their hands and arms make while performing their work.

National Traumatic Occupational Fatality Surveillance Project

The National Traumatic Occupational Fatality (NTOF) surveillance project of the Division of Safety Research, National Institute for Occupational Safety and Health (NIOSH), gathers data on workplace deaths. Data from the NTOF indicate that homicide was the third leading cause of occupational injury death during the period 1980 through 1988, accounting for 10 percent of all occupational injury fatalities. Homicide was the leading cause of workplace injury death for females, accounting for 40 percent. It should be noted, however, that men experience higher rates (per 100,000 workers) of occupational homicide in every age group reported.[5]

Part of the reason that a greater proportion of men than women die from injuries at work is that men are employed in more hazardous jobs; however, other factors contribute to women's lower rates of traumatic occupational fatalities.[6]

An examination of female homicides in U.S. workplaces during the period 1980-1985 revealed that 41 percent of the victims were employed in retail trade and 71 percent were employed in four occupational categories—sales personnel (19 percent); clerical workers (18 percent); service employees, including public safety employees (18 percent); and executives/managers/ administrators, including many self-employed women (16 percent). A woman's risk of homicide increased if she was a supervisor. Those who were managers most commonly managed restaurants, apartment complexes, or retail establishments. Forty-six percent of the female homicide victims were 20 to 34 years old. The highest homicide rate was among working women 65 years of age and older, and black women were more likely to be killed than whites. Sixty-four percent of female homicide victims died from gunshot wounds. The workplace homicide rate for women is approximately 5 percent of the general homicide rate for U.S. women.[7]

National Health Interview Survey

The National Health Interview Survey (NHIS) of the National Center for Health Statistics, Centers for Disease Control, is another source of information on occupational injuries to women. In 1991, NCHS examined the influence of sociodemographic risk factors on nonfatal injury rates among working adults 18 through 64 years old, regardless of their association with the workplace or employer-based reporting systems.[8] The study found that:

- Overall, approximately 1 in 4 working adults each year had an injury requiring medical attention or restricted activity.
- Overall, injury rates were higher among the younger male, lower income, and white populations.
- Overall, in the age group 18 to 44, men had a significantly higher reported injury rate (33 per 100 person years) than women (25.3); however, among workers aged 45 through 64, there was no difference between the injury rates of men and women.
- Overall, black women of both age groups (18 to 44 and 45 to 64) had lower injury rates than white women of the same age groups.
- At-work injury rates were higher among the younger, male, and lower income groups. The rate for women was 5.73 per 100 currently employed persons per year; the rate for men was 12.71.

The researchers used 1983-87 data from NHIS, a continuing nationwide sample survey using personal household interviews. For purposes of NHIS, NCHS uses a modified version of nature of injury codes 800 through 999 in the *International Classification of Diseases*.[9] In NHIS, an event cannot be classified as an injury episode unless medical treatment was sought or there was at least one-half day of restricted activity. The survey groups injuries into the following four classes, which are not mutually exclusive—moving motor-vehicle injuries, accidents occurring while at work, accidents occurring in or adjacent to the home, and other accidents. Accidents occurring while at work accounted for more than one-third of all injuries occurring to working persons.

~ LEGAL PROTECTION AGAINST HEALTH HAZARDS ~

The Occupational Safety and Health Act of 1970 is the major legal vehicle that seeks to ensure the occupational safety and health of U.S. working women and men. In general, the act covers all employers and their employees in the 50 States, the District of Columbia, Puerto Rico, and all territories under Federal Government jurisdiction. It does not cover self-employed persons, farms at which only immediate members of the farm employer's family are employed, public sector employees, and workplaces already protected by other Federal agencies under other Federal laws. The law is enforced by the Occupational Safety and Health Administration (OSHA) of the U.S. Department of Labor.

Under the "general duty clause" of the act, each employer must provide a workplace free from recognized hazards that are causing or are likely to cause death or serious physical harm. The law authorizes OSHA to develop and enforce mandatory job safety and health standards. The general duty clause protects workers against workplace hazards not regulated by a specific standard. OSHA also seeks to meet its responsibilities by financing free consultation assistance to employers to help them establish and maintain a safe and healthful workplace. Such consultation can include help in identifying and correcting specific hazards and in developing and implementing effective workplace safety and health programs.

The act also established the National Institute for Occupational Safety and Health (NIOSH) in the Department of Health and Human Services. NIOSH is set up to conduct (directly or by grants or contracts) research, experiments, and demonstrations relating to occupational safety and health; to conduct such research and experimental programs as it determines are necessary for the development of criteria for new and improved occupational safety and health standards; to make recommendations concerning new or improved occupational safety and health standards; and to make inspections and question employers and employees.

In 1972, NIOSH issued regulations (amended in 1980) that set out the procedures for employers or authorized representatives of employees to use in requesting "health hazard evaluations." A health hazard evaluation is the investigation and the determination of potentially toxic or hazardous effects of (a) any substance normally used or found in any place of employment to which the Occupational Safety and Health Act is applicable or (b) any substance or physical agent normally used or found in any place of employment to which the Federal Mine Safety and Health Act of 1977 is applicable. After the investigation, NIOSH makes a determination concerning the potentially toxic or hazardous effects of each substance or physical agent investigated and mails a copy of the determination to the employer, to the authorized representatives of employees, to the Department of Labor, and to the appropriate State agency.

~ OCCUPATIONAL SAFETY AND HEALTH HAZARDS OF PARTICULAR CONCERN TO WOMEN WORKERS ~

Reproductive hazards, the health complaints of video display terminal operators, repetitive motion injuries, improperly fitting personal protective equipment, indoor air pollution, stress, and occupational exposure to bloodborne pathogens were some of the occupational safety and health issues of concern to women workers during the 1980's.[10]

Reproductive Hazards

During the last two decades, reproductive hazards to working men and women have been addressed by the executive, legislative, and judicial branches of the U.S. Government; American Medical Association (AMA); American College of Obstetricians and Gynecologists (ACOG); researchers outside government; unions; and nongovernment organizations. During that time there has been some regulatory activity to address workplace reproductive hazards, but there is still much that is not known about these hazards.

In 1975 the Department of Health, Education, and Welfare (HEW) issued a report and recommendations on the occupational health problems of pregnant women.

In September 1977, HEW issued "Guidelines on Pregnancy and Work"[11] prepared by the ACOG under a contract with NIOSH. The primary objective of the project was the preparation and publication of guidelines designed to help the practicing obstetrician assemble and interpret the information necessary for appropriate clinical recommendations to pregnant workers.

In 1984 the Council on Scientific Affairs, Division of Scientific Activities, AMA, issued a report on the "Effects of Pregnancy on Work Performance."[12] The report found that the impact of pregnancy on a worker's ability to perform her job had only recently become an area considered suitable for scientific inquiry. It also found that the advice of generations of physicians regarding work during pregnancy had historically been more the result of social and cultural beliefs about the nature of pregnancy than of documented medical experience with pregnancy and work. The council concluded that the determination that a pregnant employee can or cannot work a particular job should be made on a case-by-case basis and that the pregnant employee should be able, in most cases, to continue productive work until the onset of labor. It issued guidelines showing the period of time that healthy employees with normal, uncomplicated pregnancies should be able to perform specific tasks without undue difficulty or risk to the pregnancy. Finally, it recommended that the AMA

- Continue to endorse the "Guidelines on Pregnancy and Work" from ACOG and NIOSH;
- Continue to encourage, sponsor, and participate in research to document the physical and emotional impact of pregnancy on women and their ability to work;
- Encourage physicians to remain aware of potential discrepancies between cultural beliefs, myths, and taboos about pregnancy and scientific data; and
- Remind physicians of the ever-present need to adapt recommendations on pregnancy to each pregnant woman individually.

In 1985 in response to a request from the Committee on Science and Technology of the U. S. Congress, the Congress' Office of Technology Assessment (OTA) issued a report on current knowledge of hazards and suspected hazards to the reproductive health of American workers.[13] OTA concluded that

- What was known about reproductive health hazards was far outweighed by what was unknown;
- There were no reliable estimates of the basic measures of reproductive risk in the workplace—the number of workers exposed to such hazards, their levels of exposure, and the toxicity of the agents to which they were exposed;
- Because of the unknowns, the management of uncertainty was the central issue in the protection of the reproductive health and procreative capacity of working men and women;
- A number of hazardous agents have been associated in varying degrees with impairment of male and female reproductive function and the health of the developing embryo/fetus;
- While policymakers and employers may never have complete information regarding the full extent of reproductive dysfunction and its causes, they must attempt to provide as safe a workplace as is feasible; and
- If protective measures fail and workers are harmed, compensation becomes the issue.

NIOSH considers work-related reproductive impairment one of the 10 leading work-related diseases and injuries.

NIOSH turned its attention to reproductive hazards in the workplace in the mid-1970's. NIOSH reproductive research intensified in 1977 when the agency was notified of infertility among men exposed to the pesticide dibromochloropropane.[14] This and the agency's increasing recognition of environmental influences on reproductive health led NIOSH to undertake its first initiative on reproductive hazards in the workplace.

The goals of NIOSH in male and female reproductive research are

- To establish background rates for adverse reproductive outcomes;
- To identify workers with abnormal reproductive experience and determine the cause; and
- To identify potential reproductive hazards in the workplace and design environmental controls.

NIOSH Studies

Human reproductive research at NIOSH consists of surveillance studies, descriptive studies, and epidemiologic studies.

Descriptive studies are conducted as part of the health hazard evaluation (HHE) program of NIOSH. Although the percentage of HHE requests concerning reproductive issues has been small, the number of such requests grew during 1980-87. Most of the investigations were prompted by clusters of adverse reproductive outcomes.

During the last 13 years, NIOSH has completed 7 epidemiologic studies of pregnancy outcomes. The study populations in 2 of the studies were women workers; in 4, wives of workers; and in 1, community residents. The substances to which workers had been exposed were vinyl chloride, PCB's, uranium, lead, carbon disulfide, and cytotoxic drugs. In addition, studies of wives of dioxin workers, female flight attendants, and female video display terminal operators are in progress.

In 1988 in an effort to improve its system for prioritizing reproductive research projects, NIOSH began to develop a system for identifying chemicals that should be studied in humans. In May 1991, NIOSH issued a revised version of *Reproductive Hazards in the Workplace, Selected References*, first issued in April 1990. The document was assembled in response to an increasing number of requests for information about reproductive hazards in the workplace.

Congressional Testimony

In October 1991 the Committee on Governmental Affairs of the U.S. Senate held a hearing on Federal regulation of reproductive hazards. The hearing addressed the actions taken by the Consumer Product Safety Commission (CPSC), the Food and Drug Administration (FDA), the Occupational Safety and Health Administration (OSHA), and the Environmental Protection Agency (EPA) to identify and regulate exposures to environmental contaminants hazardous to reproductive health. In opening the hearing, the Committee Chairman, Senator John Glenn, stated that in 1988, 250,000 to 300,000 children were born with birth defects and more than 500,000 women experienced a miscarriage or stillbirth.

Some significant points made by the General Accounting Office (GAO) in its testimony were that:

- Most exposures are hard to measure and most outcomes are not easily linked directly to an environmental agent.
- Only 3 percent of human reproductive and developmental disease could be directly attributed to environmental chemicals at that time.
- Several hundred toxicants have been found to produce adverse reproductive effects in one or more experimental animals, but because no single animal species is a perfect predictor for effects in humans, it has been difficult to develop a protocol to identify which toxicants should be considered potential human hazards.
- 37 percent of the experts GAO surveyed predicted that between 10 and 25 percent of human reproductive and developmental disease would be found to have an environmental origin; another 37 percent predicted a higher proportion would be environmentally caused.
- The lack of toxicity test information for most chemicals in commerce represents a major obstacle to regulatory consideration of reproductive and developmental hazards.
- No Federal agency is required to publish a list of known human reproductive toxicants and no authoritative listing is available for these diseases.
- GAO identified environmental chemicals that it felt were best known and most widely acknowledged as causes of reproductive or developmental disease: They are alcohol; arsenic; cadmium; carbon disulfide; carbon monoxide; chlordecone; chloroprene; DDT; DBCP; DES; ethylene dibromide; EGEE; EGME; ethylene oxide; gossypol; hexachlorobenzene; lead; lithium; mercury; mirex; nicotine; PBB's; PCB's; 2,4,5-T; TCDD; tobacco smoke; toluene; vinyl chloride; Vitamin A; and warfarin.
- All but one of the 30 chemicals GAO identified were covered by one or more major regulatory actions, three-fourths of which were taken since 1980.
- Several of the 30 chemicals break down very slowly and as a consequence persist for long periods of time in the environment—as an example from before birth, transplacentally, through breastfeeding, and throughout life.
- A number of indicators, taken together, suggest that the set of major regulations in place against the 30 chemicals are insufficiently protective against reproductive and developmental disease.

Donald R. Mattison, Dean of the Graduate School of Public Health at the University of Pittsburgh, testified that the GAO report was the first critical analysis of the topic of reproductive and developmental risks and represented the beginning of public discussion concerning such risks. It is estimated that there are 90,000 chemicals in commerce in the United States, of which approximately 4,000 have been tested for reproductive and/or developmental toxicity in experimental animals. It is important to evaluate and regulate reproductive and developmental toxicants separately. Reproductive toxicants impair male or female fecundity and are reflected by diminished or absent fertility. Developmental toxicants impair the structural or functional integrity of the developing embryo or fetus. Of the approximately 4,000 chemicals tested, as many as one-third may be developmental toxicants in experimental animals. Studies that have explored the relevance of animal testing for developmental toxicants suggest [illegible] human hazard identification.

Others who testified at the hearing indicated that of more than 104,000 substances contained in the Registry of Toxic Effects of Chemical Substances maintained by the NIOSH, only 5 percent have any information on reproductive toxicity.[15]

OSHA Initiatives

Lack of information makes it impossible for OSHA to address workplace reproductive hazards as a generic issue; thus, it considers and deals with reproductive hazards to human health on a case-by-case basis. OSHA addresses reproductive and other workplace hazards by setting permissible exposure limits (PEL's), issuing standards or guidelines, and funding education and training programs.

OSHA's primary regulatory strategy to deal with health risks, including reproductive risks, is to set permissible exposure limits at levels that ensure that no employee faces significant risk of adverse health effects. OSHA has established PEL's for more than 600 air contaminants. These PEL's were updated in 1989, and reproductive health effects, where appropriate, were considered. Additional strategies used by OSHA are contained in the comprehensive OSHA standards for 25 toxic substances, including such reproductive hazards as lead (1978), DBCP (1978), ethylene oxide (1984), and vinyl chloride (1974). These strategies include initial and periodic exposure monitoring; medical surveillance for exposed employees; medical removal protection; protective clothing requirements; administrative controls such as job rotation and job enlargement; short-term excursion limits; and employee information and training.

In addition to existing standards, OSHA has issued Notices of Proposed Rulemaking to set comprehensive standards for cadmium and 1,3 butadiene, both of which are reproductive hazards. It has also begun rulemaking on a comprehensive standard for four glycol ethers that are known reproductive hazards.

Two other rules that OSHA uses to protect workers from reproductive and other hazards are the Hazard Communication Standard and the rule on Access to Employee Exposure and Medical Records. The Hazard Communication rule was issued in 1983 and became effective for all employers in 1987. This generic standard applies to as many as 575,000 chemical products, including those that cause adverse reproductive health effects. The standard requires chemical manufacturers and importers to determine the hazards of the chemicals they manufacture or import and to communicate the hazard information and associated protective measures to customers through labels and material safety data sheets (MSDSs). The standard also requires employers to communicate to their employees information about the hazards of these chemicals they are exposed to at work.

Another way OSHA addresses reproductive hazards is through informational guidelines. In 1986, OSHA issued guidelines for controlling exposure to antineoplastic drugs, which are used primarily to treat cancer patients. A number of these drugs have been found to cause chromosomal damage as well as sterility in the patients who are being treated with them. The guidelines describe the hazards of these drugs to health care workers and suggest work practice techniques for reducing these hazards.

In the past 15 years, 21 organizations that have received training grant funds from OSHA have produced training courses, educational curricula, or other informational material dealing with reproductive hazards. This information is available to the public through OSHA's Office of Training and Education in Des Plaines, Illinois.

Employer Policies

Some employers have adopted policies or practices that exclude women of childbearing capacity and pregnant women from jobs involving potential exposure to certain toxic substances because of possible damage to the fetus.

In a 1985 report on reproductive health hazards in the workplace, the Office of Technology Assessment of the U.S. Congress stated that at least 15 of the Fortune 500 companies, as well as numerous hospitals, were reported to exclude fertile and/or pregnant women from some jobs.[16]

A 1985 survey of 114 organizations found that 8 organizations either prohibited pregnant women from performing certain jobs or severely limited their job duties during pregnancy because of fetal protection concerns. Six of the eight facilities were health care institutions that barred pregnant women from their radiology department. The other two were manufacturers who prohibited pregnant women from working with or around hazardous chemicals.[17]

A 1987 survey of chemical and electronics manufacturing industries in Massachusetts found that nearly 20 percent of responding companies excluded certain classes of workers from substances, work areas, or occupations on the basis of reproductive health concerns.[18] Male-intensive firms were more likely than female-intensive firms to restrict all women; firms that restricted women in broad classes (all women) were more likely to be male-intensive; and firms were more likely to restrict only pregnant women or women trying to conceive if they were female-intensive or evenly proportioned.

An attempt by a union in the late 1970's to use the Occupational Safety and Health Act to oppose such a "fetal protection policy" was unsuccessful.[19] The employer's policy excluded women aged 16 to 50 from production jobs in the employer's lead pigments department unless the women had been surgically sterilized.

Employer policies on reproductive hazards directed only at women have also been challenged using Title VII of the Civil Rights Act of 1964, as amended, which prohibits sex discrimination in employment. Title VII is enforced by the Equal Employment Opportunity Commission (EEOC).

In October 1988, EEOC issued guidance for its compliance officers to use in analyzing cases in which employers had limited women's employment opportunities by implementing sex-based policies alleged to protect against the risk of harm to employees' offspring from reproductive or fetal hazards. The Commission took the position that employers were prohibited from establishing policies that excluded from the workplace members of one sex but not the other because of a reproductive or fetal hazard, unless the policy could be justified by reputable objective evidence of an essentially scientific nature. An employer's reproductive or fetal protection policy had to be neutrally designed to protect all employees' offspring from hazards in the workplace. Where substantial evidence existed that the risk of harm to employees' offspring took place only through the exposure of one sex, an employer could exclude employees of that sex from the workplace, but only to the extent necessary to protect the offspring. The Commission took the position that exclusion of all women of childbearing age could not be justified; that excluding all women of childbearing capacity was probably overly inclusive; and that any exclusion should be limited to those women in the vulnerable stages of pregnancy.

In fiscal year 1990, EEOC filed a lawsuit against Chevron U.S.A. alleging that the company violated Title VII of the Civil Rights Act of 1964, as amended, by maintaining a fetal protection policy that applied only to female employees.

The respondents to a 1990 poll on employment discrimination were almost evenly divided on corporate fetal protection policies. Forty-eight percent agreed and 47 percent disagreed that such policies should "prohibit all women able to bear children from holding jobs that are potentially hazardous to any fetus they may conceive."[20]

The issue was dealt with by the U.S. Supreme Court in March 1991 after a series of challenges in lower courts. In *United Auto Workers* v. *Johnson Controls, Inc.* the Court ruled that the company's "fetal protection policy" constituted illegal sex discrimination; that is, the policy of excluding all women, except those whose infertility was specifically documented, from jobs involving potentially dangerous lead exposure could not be defended under the

Pregnancy Discrimination Act.[21] In 1991, EEOC issued policy guidance analyzing the decision and its effect on Commission investigations.

[illegible]

Video Display Terminal Operators' Health Complaints

During the 1980's there was a great deal of public attention directed at complaints and concerns of workers using video display terminals (VDT's). These complaints and concerns include visual disturbances, muscular problems, stress, and adverse pregnancy outcomes.

Visual Disturbances

Research findings indicate that VDT operators, as a group, suffer from a high incidence of visual disturbances. These may include visual fatigue, visual irritation, headache, blurred or double vision, flickering sensations, and itching and burning eyes. Almost all types of VDT work activity produce higher levels of visual complaints than traditional office work that is also visually demanding.[23]

The effect of VDT operation on vision has been studied by the National Academy of Sciences (NAS)[24]; NIOSH[25]; Dr. Arthur Frank, then with the Mt. Sinai School of Medicine[26]; and the State of Massachusetts.[27] None of these studies found an association between VDT use and eye abnormalities, but the NAS and NIOSH studies did find an association between visual symptoms and the characteristics of the workplace, the equipment, and the design of the jobs.

The American Optometric Association urges workers who use video display terminals to undergo annual eye examinations. The association has developed recommended components of a vision examination for video display terminal operators. It has also issued a brochure called *VDT User's Guide to Better Vision* that describes common vision problems affecting VDT operators and makes recommendations for minimizing them.

Muscular Problems

Almost all types of VDT work produce more muscular complaints than other types of traditional office work (see section on repetitive motion injuries for a description of disorders of the musculoskeletal system). They vary with the type of VDT work activity and are of a diverse nature affecting the neck, shoulders, back, hands, and fingers.[28] Some workers have sued computer equipment manufacturers in connection with repetitive strain injuries they sustained while using the manufacturers' computer products.[29]

NIOSH has conducted or sponsored several studies specific to musculoskeletal strains in VDT workers. The studies showed that not only did good ergonomic design lead to reduced health complaints but it also led to increased productivity.

[illegible] actions of unions, trade associations, and keyboard manufacturers. Keyboard manufacturers are reportedly working on new keyboard designs.[30] Among unions which have addressed the health complaints of VDT operators are the Communications Workers of America (CWA), The Newspaper Guild (TNG), and the American Federation of State, County and Municipal Employees (AFSCME).

A survey by CWA indicated that VDT working conditions were of increasing concern and were causing/promoting an increased number of visual, musculoskeletal, and job stress symptoms among the union's members. The most widespread problems among CWA-represented workers have been in telecommunications locations, especially directory assistance offices. Some CWA-represented typesetters and public sector office workers are also experiencing problems. Through development and dissemination of educational materials, sponsorship and conduct of scientific research, and negotiation of protective collective bargaining language, CWA has improved VDT working conditions and minimized/eliminated related member health symptoms.

In 1988 the U.S. Department of Labor and the Mountain States Telephone and Telegraph Company (now known as US West Communications) entered into an agreement whereby the company agreed to take certain measures dealing with ergonomics. The company agreed to provide ergonomics instruction and training to all new directory assistance operators at its facilities in Lakewood and Denver, Colorado; to maintain a Quality of Work Life Committee to address, among other things, employee concerns related to ergonomics; and to designate an Ergonomics Coordinator for all US West Communications' directory assistance facilities in its 14-State region.

The Newspaper Guild has issued publications (for example, *Humanizing the VDT Workplace, a Health Manual for Local Officers and Stewards* and *Repetitive Strain Injury*) and a videotape, and has developed a seminar on the causes, effects, and prevention of repetitive strain injury. Representatives of TNG, CWA, and other unions are members of an American National Standards Institute committee drawing up a recommendatory standard on cumulative trauma disorders (CTD's). The American Federation of State, County and Municipal Employees has issued *The ABC's of VDT's*, a booklet to assist AFSCME members and staff in solving the health problems that have accompanied the use of VDT's.

In 1991 the American Newspaper Publishers Association (ANPA), under the leadership of its president and chief executive officer Cathleen Black, issued a workplace update on dealing with CTD's. The update mentioned that in recent years the newspaper business, like other U.S. industries, had experienced an increase in the incidence of CTD's. It recommended that newspaper management establish a program to educate workers about [illegible] symptoms and problems related to CTD's, and recommend that employees who have symptoms seek medical advice. The ANPA has issued a grant to the University of Iowa's College of Medicine to evaluate early detection of CTD in the newspaper industry.

Adverse Pregnancy Outcomes

Clusters of adverse pregnancy outcomes among VDT operators have raised concerns about whether there are reproductive hazards associated with VDT work. Factors suggested as possible causes to explain the clusters include radiation, stress, and ergonomic factors.[31]

Most epidemiological analyses of the use of VDT's and pregnancy outcome had equivocal results or found no effects. Two studies found a significantly increased risk of spontaneous abortion among women who used VDT's more than 15 hours per week or more than 20 hours per week.[32]

In a study of pregnancy outcome among 1,583 women who attended three Kaiser Permanente Obstetrics and Gynecology clinics in Northern California in 1981 and 1982, researchers found a significantly elevated risk of miscarriage for working women who reported using the VDT's for more than 20 hours per week during the first trimester of pregnancy compared with other working women who reported not using VDT's. According to the researchers, their "case control study provides the first epidemiological evidence based on substantial numbers of pregnant VDT operators to suggest that high usage of VDT's may increase the risk of miscarriage." They said that the implication of this finding was as yet unknown, that no biological mechanism had been postulated, and that their data suggested the need for further investigations.[33]

In Montreal, Canada, between 1982 and 1984, interviews were conducted with 51,885 women who had just given birth and 4,127 women who were treated for spontaneous abortion for a study of occupational factors in pregnancy. The interviews gathered information on employment, including whether the job required the regular use of a VDT and, if so, for how many hours per week. The researchers found an association between the use of VDT's and spontaneous abortion, after allowing for seven confounding variables; however, they felt that this was probably due to recall bias.[34]

Between 1987 and 1990, NIOSH conducted a study to determine whether electromagnetic fields emitted by VDT's are associated with an increased risk of spontaneous abortion. The study compared female telephone operators who used VDT's at work with operators who did not use VDT's. The researchers determined the number of hours of VDT use per week and measured electromagnetic fields at VDT workstations and at workstations without VDT's. The study found no excess risk of spontaneous abortion among women who used VDT's during the first trimester of pregnancy.[illegible]

Research on whether there is an association between VDT use and adverse pregnancy outcomes continues. The National Institute of Child Health and Human Development is sponsoring the first prospective epidemiological study of whether VDT's pose any risk to early pregnancy. The study began in 1989 and is to be completed in 1993. Unlike the NIOSH study, this study by the Mt. Sinai School of Medicine will examine the possible effect of stress.

Stress

Studies by NIOSH indicate that both clerical VDT operators and professionals using VDT's report higher levels of anxiety, depression, tension, and mental fatigue than nonoperators.[36]

Michael J. Smith, formerly of NIOSH, has written about "emotional and psychosocial disturbances" reported by VDT operators. He divides the former into mood disturbances and psychosomatic symptoms. The mood disturbances include anger, frustration, irritability, anxiety, and depression. The psychosomatic disorders include gastrointestinal disturbances, muscle and psychic tension, heart palpitations, and frequent sweating. The psychosocial disturbances are physical and psychological complaints related to work load, work pace, and supervision style. The symptoms vary by the type of VDT activity.

According to Smith, physical and psychological job demands influence the type, severity, and frequency of VDT operator health complaints. He says that fast-paced work, lack of control, and deadline pressures are more prevalent in some types of VDT work than others. These factors have been shown to be related to many of the health complaints reported by VDT operators and could be linked to health disorders.

Organizational factors that have been linked to health complaints include lack of worker participation in VDT implementation, inadequate employee training, job security issues such as downgrading, and employee monitoring.[37]

In a 1985 report on office automation, OTA described the following working conditions as likely to produce stress responses in automated offices.

- Electronic monitoring for purposes of supervision or feedback (different from traditional work monitoring in that it is continuous rather than intermittent);

- Higher expectations of speed on the part of the worker, leading to anxiety and dissatisfaction when delays occur;
- The shifting of decisionmaking from individuals to the computer, leading to boredom and job dissatisfaction;
- The abstraction of work (the movement from the manipulation of physical objects to mental activities), leading to a sense of removal from the work process;
- Problems with the human-computer dialog, such as when the computer uses concepts and phrases that do not match the operator's task vocabulary; and
- Social isolation from colleagues because more and more of the day is spent at a computer terminal.

One source of stress among VDT operators is electronic monitoring. In 1987, OTA estimated that around 6 million office workers had part or all of their work evaluation based on computer-generated statistics.[38] In 1990, 9 to 5, Working Women Education Fund, estimated that 10 million workers are evaluated by computer based work monitoring.[39] OTA expects the number of monitored workers to grow as computers are used in more office jobs; in 1987, OTA estimated that by 1990 there would be one computer terminal for every three workers in the United States.[40]

Word processors, data entry clerks, telephone operators, customer service workers, telemarketing sales workers, insurance claims clerks, mail clerks, and bank proof clerks were some of the office workers subject to electronic work monitoring, according to OTA's 1987 report *The Electronic Supervisor*.

In 1987, OTA found that there had been little research attempting to draw a direct link between electronic monitoring and stress, although a number of authors had noted the likelihood of a link; however, several surveys had found a higher incidence of stress among people in monitored jobs. For example, a 1984 National Survey of Women and Stress by 9 to 5, National Association of Working Women, found that 49 percent of the monitored respondents rated their jobs as "very stressful," compared with 30 percent of nonmonitored women.[41]

A 1990 survey of more than 800 adults commissioned by the *National Law Journal* and the legal information service Lexis found that 82 percent of those polled said employers should not be allowed to secretly monitor job performance, external communications, and activities outside the workplace.[42]

Both government and nongovernment organizations are seeking to address the stress effects of electronic monitoring.

In 1987 the AFL-CIO Executive Council passed a resolution declaring that electronic surveillance invades workers' privacy, erodes their sense of dignity, and frustrates their efforts to do high-quality work. The AFL-CIO favors collective bargaining as a means of preventing the punitive and oppressive use of electronic surveillance and monitoring and pledged to work for legislative measures to curb abuses.[43]

Both 9 to 5 and the Service Employees International Union (SEIU) have developed standards to end monitoring abuses. The standards deal with employees' right to know that they are being monitored and how; their right to procedures to appeal unfairly or incorrectly collected data; their rights with regard to the nature and use of the performance data; and their right to input on productivity standards.[44]

A 1989 study found that electronically monitored telephone company workers reported more boredom, high tension, extreme anxiety, depression, anger, and severe fatigue than nonmonitored workers.[45] Monitored workers also reported more musculoskeletal problems (wrist, arm, shoulder, neck, and back problems) and headaches than nonmonitored workers. The researchers cautioned that the results of the study must be used with caution because of the low response rate.

In 1991, NIOSH initiated a controlled laboratory study to examine the stress effects of electronic performance monitoring (EPM) work management among data processors. That experiment will be followed by laboratory and field evaluations of stress reduction strategies in EPM work management.[46]

Congressional interest in privacy for workers has been expressed in bills introduced in each session of Congress since 1987, although none has been enacted. These legislative proposals would set conditions on electronic monitoring in the workplace and provide employees with a "right to know" when and under what conditions monitoring would take place.

Another potential source of stress among VDT operators is computer pacing. One occupation that is subject to computer pacing is that of directory assistance operator. The cycle time between telephone calls is controlled by a computer, not by the operator.[47]

Actions To Deal With Complaints and Concerns

Government, nongovernment, and individual actions to deal with complaints and concerns associated with VDT use include research; congressional hearings; collective bargaining and initiatives by organizations representing employees; initiatives by standard setting organizations, professional and trade associations, and individual employers; recommendations; legislation, regulations, or guidelines; and lawsuits.

NIOSH has been investigating health complaints by VDT operators since 1975.[48] In 1984 congressional testimony, NIOSH director J. Donald Millar recommended general guidelines on workstation design, illumination, work regimens, and vision testing.

In the early and mid-1980's, the AFL-CIO adopted resolutions on VDT's, and the Newspaper Guild and Communications Workers of America issued publications aimed at helping identify and eliminate or reduce VDT-related health and safety problems. In 1985, 9 to 5, National Association of Working Women, launched a nationwide education and action campaign on "VDT risks to women."

In 1988 the American National Standards Institute issued a standard for human factors engineering of visual display terminal workstations, developed by the Human Factors Society. In 1990, a committee of the Institute of Electrical and Electronic Engineers (IEEE) began work on a standard procedure for measuring the nonionizing electromagnetic fields created by VDT's.[49]

The year 1985 saw the formation of the Center for Office Technology, a national coalition of employers, manufacturers, and associations "interested in promoting effective use of office technology." The center has prepared a wide variety of materials on VDT's, including a self-guiding training program for managers to train employees, videotapes, abstracts of studies by scientists and health experts, and brochures. IBM, Bell Telephone Laboratories, Inc., Aetna Life and Casualty, the *Los Angeles Times*, and the Computer and Business Equipment Manufacturers Association (CBEMA) are among employers and trade associations that have addressed VDT-related issues.

Several States and localities have introduced or passed legislation, or have issued purchasing requirements or regulations or guidelines dealing with VDT's. In Connecticut and Maine laws passed in 1983 dealt with studies of VDT-related issues; a 1985 Rhode Island law directed the State department of labor to develop an informational brochure relating to the use of VDT's in the workplace and to prepare a plan for a series of training programs and seminars relating to the information in the brochure; a 1989 Maine law required that every employer who uses 25 or more terminals at one location establish a safety education and training program for all employees whose primary task is to operate a VDT for more than 4 consecutive hours (amended in 1991 to apply to employers using 2 or more terminals); and a 1991 California law directs the State Division of Occupational Safety and Health to compile existing studies and other information concerning the effects of continuing exposure to low-frequency magnetic radiation emitted by VDT's. In 1991, 20 States considered proposals to regulate the use of VDT's, up from 11 States in 1990.[50]

Attempts to regulate VDT working conditions have met with opposition from some members of the business community. For example, in Suffolk County, New York, Long Island businesses filed a lawsuit challenging the constitutionality of a 1988 county law that imposed requirements on the county's private sector employers with 20 or more VDT's. Some members of the business community have characterized VDT-related concerns and complaints as "comfort" issues rather than "health and safety" issues. For example, in 1984 congressional testimony, CBEMA stated "There are no health and safety issues. There are comfort issues." The association stated that some users and managers may believe that VDT's cause backaches even though the problem is poor posture or lack of sufficient exercise; that rather than VDT's causing headaches, reading at a new focal length causes some eye deficiencies to become more obvious. It also alluded to poor management practices dealing with job design and production expectations.

The health concerns and complaints of VDT operators have also been the subject of attention from international organizations and individual countries. There have been three international conferences on work with display units, reports by the World Health Organization and the International Labor Office, legislation and other government activities by individual countries, and activities and recommendations by unions and union confederations.

Repetitive Motion Injuries

Cumulative trauma disorders (CTD's) of the musculoskeletal system occur in workers whose jobs require repetitive exertion, most often of the upper extremities. These disorders are usually diagnosed as tendonitis, synovitis, tenosynovitis, bursitis, ganglionic cysts, strain, or other specifically described disorders, such as carpal tunnel syndrome (CTS) and DeQuervain's disease. CTS was fully described and recognized as a syndrome in medical literature in 1927. CTD's affect the tendons, tendon sheaths, and nerves of the involved area. Studies have shown that these disorders can be precipitated or aggravated by activities associated with repetitive exertion, particularly if the tasks require application of force in an awkward posture. Occupations with a high incidence of CTD's include electronic components assembly, garment manufacturing, small appliance manufacturing and assembling, meat processing and packing, fish filleting, and buffing and filing of metal or plastics parts.[51]

According to survey data from the Bureau of Labor Statistics, workplace illnesses associated with repeated trauma (conditions due to repeated pressure, vibration, or motion, such as CTS) made up nearly 60 percent of the reported illness cases in 1990, up from 18 percent of such cases in 1980.[52] In 1989 they made up approximately 52 percent of all illness cases. During 1989, meatpacking plants were the industry with by far the highest reported illness incidence rate of disorders associated with repeated trauma, followed by poultry slaughtering and processing. Table 1 lists the industries in the private sector with the highest illness rates of disorders associated with repeated trauma in 1989. Women made up over half of the workers in 8 of the 26 industries with the highest rates—men's and boys' work clothing (83 percent); men's footwear, except athletic (60.5 percent); automotive and apparel trimmings (51.3 percent); men's and boys' trousers and slacks (83.6 percent); pens and mechanical pencils (54.6 percent); knit underwear mills (72.8 percent); rubber and plastics footwear (50.9 percent); and men's and boys' underwear and nightwear (84.8 percent).[53]

Table 1

Industries with the highest illness rates[1] of disorders associated with repeated trauma, private sector, 1989

Industry[2]	SIC code[3]	Incidence rate
Meatpacking plants	2,011	799.1
Poultry slaughtering and processing	2,015	527.7
Motor vehicles and car bodies	3,711	453.2
Household laundry equipment	3,633	348.9
Household refrigerators and freezers	3,632	273.9
Men's and boys' work clothing	2,326	258.5
Sausages and other prepared meats	2,013	252.4
Frozen specialties, n.e.c.	2,038	248.5
Men's footwear, except athletic	3,143	244.4
Ship building and repairing	3,731	241.8
Automotive and apparel trimmings	2,396	241.8
Men's and boys' trousers and slacks	2,325	227.3
Frozen bakery products, except bread	2,053	218.8
Nonferrous wire drawing and insulating	3,357	217.6
Hardwood dimension and flooring mills	2,426	213.9
Pens and mechanical pencils	3,951	206.4
Knit underwear mills	2,254	200.4
Automotive stampings	3,465	200.2
Metal office furniture	2,522	194.8
Motor vehicle parts and accessories	3,714	192.0
Rubber and plastics footwear	3,021	189.4
Household cooking equipment	3,631	187.9
Men's and boys' underwear and nightwear	2,322	187.6
Hats, caps, and millinery	2,353	187.3
Motorcycles, bicycles, and parts	3,751	180.9
Household vacuum cleaners	3,635	177.1

[1] The incidence rates represent the number of disorders associated with repeated trauma per 10,000 full-time workers and were calculated as: (N/EH) x 20,000,000 where:
N=number of disorders associated with repeated trauma,
EH=total hours worked by all employees during the calendar year,
20,000,000=base for 10,000 full-time workers (working 40 hours per week, 50 weeks per year).

[2] High-rate industries were those having the 25 highest incidence rates at the most detailed or lowest SIC code level for which rates are calculated and published. Based on this comparison, the highest rates were all reported in manufacturing industries. Generally, manufacturing industries were calculated at the 4-digit code level based on the Standard Industrial Classification Manual, 1987 Edition. Agriculture, forestry, and fishing and nonmetal mining were calculated at the 2-digit level, and the remaining industries at the 3-digit level.

[3] Standard Industrial Classification Manual, 1987 Edition.

n.e.c.=not elsewhere classified.

Source: U. S. Department of Labor, Bureau of Labor Statistics, *Occupational Injuries and Illnesses in the United States by Industry*, 1989, Bulletin 2379, April 1991.

CTD's are also estimated to be responsible for 30 to 40 percent of all workers' compensation claims. A study of occupational CTS in Washington State for the years 1984-88, based on workers' compensation claims and medical bill payment information systems, found that the overall incidence rate for females was significantly greater than that for males and that this difference had increased over time.[54] The researchers thought the increase might be due to prior underreporting of claims among females or to a shift of women into higher exposure jobs.

Women have consistently been found to have a higher rate of CTS than men. This may in part be due to pregnancy, hysterectomy with ovariectomy, rheumatoid arthritis, wrist shape, and exposure to high-risk activities at work. The occurrence of CTS appears to be elevated among female assembly workers, garment workers, dental hygienists, and musicians.[55]

A 1986 study found that the prevalence of hand-wrist symptoms characteristic of CTS was relatively high among female grocery checkers who were union members in south-central California, and it appeared that more than half of these symptomatic cases were attributable to occupational exposures.[56]

A study comparing 144 predominantly black and female sewing machine operators with a control group found that the operators complained significantly more often than the control group of aching and swelling in fingers, wrists, and shoulders and of upper back pain.[57] They also complained more frequently of pain and swelling in both knees.

The Occupational Safety and Health Administration has stated that finding solutions to the problems posed by ergonomic hazards may be the most significant workplace safety and health issue of the 1990's.[58]

On July 14, 1983, the Coalition of Labor Union Women and other women's rights organizations held an informal hearing at which a panel of women employed by the Hanes Company in Virginia, North and South Carolina, Delaware, Pennsylvania, and West Virginia described working conditions they claimed resulted in such health problems as tendonitis and CTS.

On June 8, 1984, the Subcommittee on Postal Personnel and Modernization, Committee on Post Office and Civil Service, U. S. House of Representatives, held a hearing on "The Effects of Carpal Tunnel Syndrome on Postal Employees." The American Postal Workers Union (APWU) testified that two operations in the Postal Service—the operation of multi-position letter sorting machines (MPLSM's) and of the computerized mail forwarding system (CFS)—caused chronic, painful, and disabling physical and psychological injuries and ailments to postal workers.

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According to APWU, MPLSM automatically sent letters past the operator at a rate of one per second, and operators typically had to strike a keyboard at the rate of three strokes per letter. Operators of MPLSM's complained of severe pain in the fingers, hands, wrists, and arms; the development of ganglion cysts; and numerous debilitating stress-related ailments such as headaches and depression. Surveys of letter sorting machines (LSM's) by APWU locals revealed that more than 50 percent of the operators surveyed reported pain in the arm, neck, hand, or shoulder; over 30 percent had been diagnosed by their private physicians as having CTS or tendonitis; and approximately 20 percent had had operations for injuries.

Operators of the computerized mail forwarding system use computer equipment to produce an address label that is affixed to mail to be forwarded. The APWU testified that such operators were expected to produce more than 600—and in some instances as many as 800—address labels per hour. Soon after the CFS equipment was put into operation, employees complained about visual problems and muscular strain and pain, including back, shoulder, neck, arm, wrist, and hand ailments. They also complained about poorly designed and nonadjustable equipment and extensive overtime. An investigation of CTS operators in Minneapolis, Minnesota, revealed that nearly 50 percent of the operators were experiencing medical problems related to their work.

In addition to testifying about the safety and health complaints of postal workers, APWU issued a brochure on CTS—what it is, what its symptoms are, what types of operations are higher risks, what can be done to prevent CTS, and what postal workers should do if they suspect they have CTS.

OSHA has brought a number of workplace ergonomics problems to the attention of the Postal Service during the past 6 years. For example, in May 1986, OSHA met with the Postal Service to develop an abatement plan that would address letter-sorting ergonomics problems at all of its facilities. As a result of the meeting the Postal Service instituted programs to increase employee awareness of the potential for CTD's at all of its facilities, to provide adjustable, ergonomically designed chairs, to provide training on the use of the chairs, and to provide maintenance programs for the machines. In December 1988, OSHA conducted inspections at postal facilities in Peoria, Illinois, and Columbus, Ohio, and in February 1990 contracted for a recognized expert in the field of ergonomics to conduct a study of ergonomics issues at these facilities.[59]

The magnitude and serious nature of work-induced CTD's has increasingly concerned the Occupational Safety and Health Administration. Initially the concern centered on back injuries, the most common form of CTD. The agency was able to use a *Work Practices Guide for Manual Lifting*, issued by NIOSH in 1981, to support enforcement actions based on the general duty clause of the Occupational Safety and Health Act. In May 1986, OSHA consolidated and expanded its ongoing activities into a nationwide ergonomics program to reduce the incidence of back and other CTD's in the workplace.

In October 1986, OSHA published a notice in the *Federal Register* requesting information on repetitive trauma disorders resulting from manual lifting. While the information in the approximately 100 comments received was useful in OSHA's technical assistance enforcement program, it did not provide a basis for rulemaking.

In November 1988, OSHA received a petition from industry for a standard covering ergonomics issues. On June 6, 1989, the Employment and Housing Subcommittee of the Committee on Government Operations of the House of Representatives held a hearing on the "dramatic rise in repetitive motion injuries and OSHA's response." Testimony was presented by OSHA, NIOSH, a research scientist, several unions, and four injured workers (a former poultry worker, a supermarket cashier, a catfish processor, and a newspaper copy editor). Union witnesses called on OSHA to issue a standard regulating repetitive motion injuries. In August 1991, 31 labor organizations petitioned OSHA to establish an emergency temporary standard on CTD's.

Since 1989, OSHA has taken a number of significant steps to increase employer and employee attention to ergonomics in the workplace and to prevent CTD's. In 1990, OSHA created a new Office of Ergonomic Support to provide technical assistance on ergonomic issues and to advise staff members in each of OSHA's 10 regional offices who coordinate ergonomic activities around the Nation.

In 1990, OSHA issued *Ergonomics Program Management Guidelines for Meatpacking Plants*. The guidelines are intended to cover facilities in standard industrial classification (SIC) code 2011, "meatpacking plants," because CTD's are particularly prevalent in the meatpacking industry. In 1990 women constituted 17 percent of the workers in that industrial classification. OSHA believes that all of the general guidance, and much of the specific guidance, in the guidelines can and should be applied to establishments in other industries, especially fish and poultry processing. In 1990 women constituted 48.5 percent of the workers in the standard industrial classification "poultry slaughtering and processing."

The guidelines are not a standard or a regulation. OSHA expects employers to implement effective ergonomics programs, adapted to their particular workplaces, containing the major elements described in the guidelines. These major elements are worksite analysis, hazard prevention and control, medical management, and training and education.

On August 3, 1992, OSHA issued an Advance Notice of Proposed Rulemaking (ANPR) which requested comments and information relevant to preventing, eliminating, and reducing occupational exposure to ergonomic hazards. This could lead to the development of a safety and health standard addressing ergonomic hazards in the workplace.

OSHA has also stepped up enforcement with regard to ergonomic hazards. When an OSHA inspection reveals a pattern of musculoskeletal injuries or illnesses associated with specific work, the practice has been to issue citations under the General Duty Clause of the Occupational Safety and Health Act or, in the case of Federal workplaces, under the provisions of Executive Order 12196. In issuing citations, OSHA generally requires cited employers to evaluate the hazardous ergonomics conditions in their workplace and to develop a detailed abatement plan that includes training for employees, supervisors, and medical staff, as well as a schedule for putting into effect engineering or administrative controls. From October 1989 to February 1991, OSHA conducted more than 100 inspections in which citations were issued for CTD's. Citations have been issued against companies involved in poultry processing, meatpacking, apparel manufacturing, auto manufacturing, bread making, carpet fabrication, window frame assembly, and food sales (for cumulative trauma experienced by supermarket cashiers).

To date, few of these citations have been contested and even fewer have gone to litigation. Most have been settled successfully, with employers agreeing to take the necessary steps to implement ergonomics programs in their workplaces.

In addition to setting standards and enforcing them, OSHA has several programs in place to secure voluntary abatement of hazards. These include informational outreach efforts, training and education programs, onsite consultative services, and Voluntary Protection Programs for exemplary employers. All of these efforts have been brought to bear on the ergonomics issue.

NIOSH has conducted health hazard evaluations of CTD's among workers in supermarkets (e.g., Shoprite Supermarkets, 1988), poultry processors (e.g., Cargill and Perdue, 1989), and newspapers (e.g., Newsday, 1989), among others.

Personal Protective Equipment

Properly fitting personal protective equipment (PPE) has been a particular problem for women entering traditionally male jobs such as firefighter, police officer, miner, and skilled trades worker. PPE and clothing have been designed primarily to fit the average-sized male frame. PPE includes all clothing and accessories designed to create barriers against workplace hazards. This includes protection for the head, eyes, face, ears, torso, arms, hands, feet, and legs, and respiratory protection. OSHA has adopted standards for general industry on hearing protection (29 CFR 1910.95(i)), eye and face protection (29 CFR 1910.133), respiratory protection (29 CFR 1910.134), head protection (29 CFR 1910.135), and foot protection (29 CFR 1910.136).

In 1977 the Subcommittee on Occupational Safety and Health of the Intradepartmental Coordinating Committee for Women issued a report on the lack of adequate protective equipment and clothing for women workers. The Intradepartmental Committee was an internal Department of Labor committee. Its role was to review and assess the Department's programs and activities as they affected women and to identify gaps in and recommend ways and means for improving the Department's responsiveness to the concerns and interests of women. A survey of 10 manufacturers conducted for the report revealed that only one had a separate line of personal protective equipment designed for women; however, more than half the items listed, although not designed for female use, could be worn by the smaller woman—she could put it on and it would not fall off.

The major conclusions of the Subcommittee were:

- Many protective equipment items were not being designed and adequately tested by manufacturers to fully protect workers, especially female workers, even though these items bore a label of the American National Standards Institute (ANSI).
- Many items were not inspected to ensure full compliance with ANSI standards.
- Protective equipment items were designed primarily for the average size male worker and thus provided little or no protection for many female workers (or for larger male workers).

In August 1989, OSHA announced that it was proposing to revise the portions of the general industry safety standards dealing with eye, face, head, and foot protection and invited public comment. The Women's Bureau submitted written comments. It stated that properly fitting protective equipment had been a continuing problem for some women entering jobs traditionally held by men and that the Women's Bureau's overall concern was that women employees have equipment that fits them.

The difficulty certain female Mine Safety and Health Administration (MSHA) employees have had in finding properly fitting personal protective equipment was raised at a 1989 conference and in a followup questionnaire of participants. As a result, MSHA established a Women's Personal Protective Equipment Resource Center to locate sources of PPE designed for women.

Indoor Air Pollution

In September 1980 the General Accounting Office (GAO) submitted a report to the U.S. Congress calling attention to indoor air pollution as a potentially more serious health problem than outdoor air pollution, given that most workers spend 70 to 80 percent of their time indoors.[60] Some of the more harmful pollutants identified in the report were radon; carbon monoxide; formaldehyde; nitrogen dioxide; respirable particles such as dust, soot, or ash; and asbestos. The pollutants can be emitted from a variety of sources, including certain building materials and insulation and tobacco smoke.

Women may be more bothered by, affected by, or willing to report indoor air quality problems.[61] According to a 1984 study of office worker attitudes, women were consistently, and often by wide margins, less satisfied than men with their general office environment and air quality.[62] The study population consisted of a random sample of 600 office workers. Of those who responded to a 1989 indoor air quality survey of Federal and D.C. government employees, 62.3 percent were women.

In 1987, NIOSH prepared "Guidance for Indoor Air Quality Investigations" to help employers and employees evaluate or become directly involved in evaluating an indoor air quality problem. Between 1971 and 1988, NIOSH conducted 529 indoor air quality investigations, with 99 percent taking place after 1978. During the indoor air quality health hazard evaluations it conducted, NIOSH found diverse symptoms and health complaints, including headaches; varying degrees of itching or burning eyes; skin irritations, including rashes; sinus problems; dry and irritated throats; and other respiratory irritations. The most common problem NIOSH found was inadequate ventilation (53 percent), followed by contamination from inside the building (10 percent), microbiological contamination (5 percent), contamination from building fabric (4 percent), and unknown (13 percent).

OSHA has statutory authority to address indoor air quality issues in the workplace and it uses the full range of its programs to do so. This includes standard-setting, enforcement, training, education, and consultation. OSHA works closely with EPA, NIOSH, and others to address indoor air pollution concerns. It is a member of the Interagency Committee on Indoor Air Quality, which coordinates the indoor air quality efforts of the Federal Government, and with a number of other interagency committees addresses specific contaminants, such as asbestos, lead, and gases from carpets.

OSHA may begin rulemaking when reliable technical information to support a rule comes to its attention or when it is petitioned by a party. Neither EPA nor NIOSH has recommended that OSHA issue a regulatory proposal. On September 20, 1991, OSHA published a request in the *Federal Register* for information on issues pertaining to indoor air quality in occupational environments. The notice raised major issues that OSHA needs to consider in determining whether regulatory action is appropriate and feasible to control health problems related to poor indoor air quality. In 1992 the AFL-CIO and 14 affiliated unions petitioned OSHA to issue a standard on indoor air quality.[63]

OSHA has a number of regulations in place that can be used to address indoor air quality. The agency has established permissible exposure limits for more than 600 air contaminants, including acetic acid, chlorine, carbon monoxide, and nitrogen dioxide. For 25 of these toxic substances, OSHA has also issued comprehensive standards that specify additional protective measures such as engineering controls, personal protective equipment, work practices, workplace monitoring, medical surveillance, and training. These comprehensive standards address substances such as asbestos, benzene, formaldehyde, and lead—all sources of indoor air pollution.

OSHA also has ventilation standards applicable to particular work situations. NIOSH has found that inadequate ventilation is the primary problem in more than half of all of the indoor air quality investigations it has conducted in the past decade. Another very significant regulation that can be used to address indoor air quality is OSHA's Hazard Communication Standard.

In 1990, OSHA issued a compliance directive to all field offices listing specific procedures to be used by OSHA compliance officers in conducting indoor air inspections. At the same time, it added a new chapter on indoor air to its Technical Manual, which is the agency's technical guide for conducting inspections.

Legislation to deal with indoor air pollution or to authorize research on the sources of hazardous indoor air pollutants has been introduced in the U.S. Congress since 1985 but has not been passed.

One source of indoor air pollution is tobacco smoke. In 1986 the Surgeon General of the United States issued a report that examined in detail the scientific evidence on involuntary smoking as a potential cause of disease in nonsmokers.[64] The review led to three major conclusions, two of which were that:

- Involuntary smoking is a cause of disease, including lung cancer, in healthy nonsmokers; and
- The simple separation of smokers and nonsmokers within the same air space may reduce, but does not eliminate, the exposure of nonsmokers to environmental tobacco smoke.

Women workers sensitive to tobacco smoke have been awarded workers' compensation in at least two States—New York and Wisconsin. In California the State court of appeals found that the hypersensitivity of two female clerical workers to tobacco smoke was a physical disability under State law and that the county employer failed to make reasonable accommodations for their disability.[65] In 1988 the Washington Supreme Court ruled that a State worker who developed pulmonary disease after being exposed to the smoke of her coworkers could sue the State for negligence for failing to provide her with a smoke-free work environment.[66]

In 1987, OSHA denied a petition to classify tobacco smoke as a potential occupational carcinogen.[67] In September 1989, OSHA denied a 1987 petition by the Public Citizen Health Research Group and the American Public Health Association for an emergency temporary standard (ETS) limiting smoking in workplaces. The agency stated that the petition did not meet the stringent statutory criteria for issuance of an ETS. Action on Smoking and Health (ASH) then filed a petition with the U.S. Court of Appeals for the District of Columbia Circuit asking the court to review the agency's decision.[68] In January 1992 the court denied the petition.[69]

At least 35 States have enacted laws restricting smoking in public workplaces.[70] On the other hand, 21 States have enacted laws to prevent employers from refusing to hire or discharging individuals who use tobacco products during nonwork hours.[71]

The National Health Promotion and Disease Prevention Objectives for the Year 2000 include two objectives dealing with smoking in the workplace. The first objective is to increase to at least 75 percent the proportion of worksites with a formal smoking policy that prohibits or severely restricts smoking at the workplace. The second objective is the enactment in the 50 States of comprehensive laws on clean indoor air that prohibit or strictly limit smoking in the workplace and enclosed public places.[72]

Stress

Stress was considered the number one hazard to working women's health by almost half of the leaders of national women's organizations interviewed for a special report on working women's health concerns.[73] Stress is one of the 10 leading work-related diseases and injuries identified by NIOSH.

According to the National Council on Compensation Insurance (NCCI), workers' compensation claims for stress began to appear in the late 1970's.[74] By 1986 only 9 States had rejected mental stress claims and another 15 had not yet addressed the issue.[75] A 1989 study by the California Workers' Compensation Institute found that women represented 55 percent of all stress claimants in California, double the percentage of women experiencing disabling work injuries.[76] The study found that mental stress claimants were typically female, older, higher paid, white-collar employees and had worked at their jobs slightly longer than other work-disabled employees. Workers in white-collar jobs accounted for nearly 70 percent of stress claims, but barely 20 percent of all disabling injuries. The three leading causes of disability were job pressures (69 percent of claims), harassment by a supervisor or coworker (35 percent of claims), and job termination (15 percent of claims). Forty percent of stress claims were filed by sales and clerical employees. California legislation enacted in 1989 placed restrictions on mental stress claims in that State.

Mental disturbances are most heavily concentrated among workers with lower income, lower education, fewer skills, and less prestigious jobs. Specific occupations (such as certain health professions) and job factors present particular risks. Some feel that the sectors and professions in which job growth is expected will contribute to an increased risk for psychological disorders, as will the increase in jobs filled by women.[77]

In 1983 the *U.S. News and World Report* interviewed Robert Karasek, Assistant Professor of Industrial Engineering at Columbia University and an authority on the work environment. According to Dr. Karasek, the greatest stress occurs in jobs where the individual faces heavy psychological demands but has little control over how to get the work done, such as assembly-line worker, freight handler, punch-press operator, and garment stitcher. He cited as high in stress certain service jobs in which the worker does not have much control over how to relate to the client, for example, telephone operator, cashier, and nurse's aide. In addition, looking at the distribution of psychological strain symptoms in the U.S. population, working women report higher levels of psychological strain than working men, possibly because women are more likely to be in jobs with low control and high psychological workload.[78]

In 1987 the American Psychological Association (APA) formed a multidisciplinary National Task Force on Women and Depression to identify the risk factors for and treatment needs of women with depression. According to the APA, depression was and is one of the most serious mental health problems of the 1980's and 1990's, and women's risk of depression is twice that of men. Among other things, the task force examined women's employment roles in relation to depression. It found that little is known about how the characteristics of women's employment settings might relate to risk for depression because research on the effects of employment has been biased toward focusing on job-related variables for men. The report of the task force was issued in 1990. It was used to draft parts of the Women's Health Equity Act.[79] In 1990 the APA convened an interdisciplinary conference on occupational stress and workplace wellness, "Work and Well-Being: An Agenda for the 90's," through a grant from NIOSH.

One study by the Johns Hopkins University, partially funded by the National Institute of Drug Abuse, examined rates of depressive disorder in 104 different occupations and occupational groupings.[80] According to the researchers, the major theory to explain why occupations might cause depression is stress. The study found that the two occupations with the highest prevalence of major depressive disorder were data entry keyers and computer equipment operators. These occupations—as well as typists, lawyers, and other teachers and counselors (not college)—had higher levels of depression than the levels found among the general population. Certain characteristics—age, gender, education, and race or ethnic background—are associated with the prevalence of major depressive disorder and with occupation. Lawyers, other teachers and counselors, and secretaries still had a greater prevalence of depressive disorder after the researchers took into account the effect of these characteristics, as well as the effect of being employed. The study could not determine whether the occupational environment caused or precipitated depression. The researchers suggested that at least three occupations—lawyers, secretaries, and other teachers and counselors—should be examined more closely for the possibility that their environments are conducive to depression. They are currently attempting to isolate possible causal factors that might cut across a variety of occupations.

Another study, funded in part by the National Institute of Mental Health, examined the prevalence of and risk factors for depression and alcohol abuse or dependence among 1,870 predominantly white male and female managers and professionals at a major U.S. corporation.[81] The research looked at major depression during the preceding 12 months and over the subjects' lifetime. A diagnosis of major depression was based on the presence of five symptoms lasting 2 weeks or more. For both men and women, the prevalence of major depression was considerably higher than reported in previous research and higher in women than in men. None of the five job-related characteristics examined was related to depression in men or women. Women were more likely than men to take a medication for their depression or to consult a mental health professional, other physician, or Employee Assistance Program counselor during their worst episode.

One source of stress that particularly affects women workers is sexual harassment. Sexual harassment has been linked to anxiety, nausea, headaches, high blood pressure, sleeplessness, and ulcers, among other things.[82] In one particularly egregious case, a female police officer who was subjected to continuing and continuous instances of sexual harassment by various male police officers developed sexual assault stress syndrome and posttraumatic stress syndrome. These manifested themselves in disturbed sleep patterns, extremely high blood pressure, and massive anxiety and depression. According to the court that heard her complaint, the police officer would require, at a minimum, several years of weekly sessions with a psychologist or psychiatrist to reach a stable status.[83] Another victim of sexual harassment reportedly suffered hives, high blood pressure, angina, fatigue, and depression as a result of the harassment and was also diagnosed as having posttraumatic stress syndrome.[84] In a third case an appeals court stated that "Surely, employees need not endure sexual harassment until their psychological well-being is seriously affected to the extent that they suffer anxiety and debilitation.... Although an isolated epithet by itself fails to support a cause of action for a hostile environment, Title VII's protection of employees from sex discrimination comes into play long before the point where victims of sexual harassment require psychiatric assistance."[85]

Women have filed for and received workers' compensation for the effects of sexual harassment. In one case, a pharmacy clerk who was harassed verbally and through abusive and sexually explicit notes received workers' compensation for "stress syndrome due to pressure and harassment on the job."[86] In another case, workers' compensation was awarded to a female hotel employee who required treatment and hospitalization for depression and an adjustment disorder following sexual harassment at work.[87] In a third case, workers' compensation was awarded to a woman who was diagnosed as suffering from a posttraumatic stress disorder related to sexual harassment by a coworker.[88] Workers' compensation claims stemming from sex discrimination and harassment, physical assaults, and sexually transmitted diseases are reportedly on the rise, according to a presenter at the 1988 annual meeting of the American Bar Association.[89] Sexual harassment constitutes illegal sex discrimination. (See the discussion on sexual harassment in Chapter 12, Legal Rights of Women Workers, the section on "Civil Rights Acts of 1964 and 1991.")

Another source of stress is shift work. According to the Office of Technology Assessment (OTA) of the U.S. Congress, shift work creates three sources of stress—disruption of circadian rhythms, sleep disruption and fatigue, and social and domestic disturbances. Although men are more likely than women to be shift workers, shift work is highly prevalent among women in some employment sectors, particularly nursing and other health services. Relatively little research has been conducted specifically on women shift workers.[90]

Clerical work and health care occupations are two female-dominated fields in which stress has been examined. One study looked at job stress among clerical workers (77 percent female), managers (97 percent male), and professionals (87 percent male) at the corporate headquarters of a large manufacturing firm.[91] The study examined the intensity and frequency of occurrence of 30 job stressors as measured by the job stress survey. It found that "lack of opportunity for advancement" and "inadequate salary" were the most salient stressors for the clerical workers. It also found that women cited such items as "meeting deadlines," "periods of inactivity," and "frequent changes from boring to demanding activities" significantly more often than men. All three groups of workers attributed higher stress intensity to lack of support factors rather than to job pressure factors.

A 1987-88 study of job stress among women workers employed in traditional (school secretaries and clerical workers) and nontraditional (city transit workers and skilled trade and craftpersons) jobs found that for both occupational groups stress was greater for younger women in the areas of child care, job security, and episodes of discrimination.[92] It also found that intrinsic job characteristics were the most important predictors of job stress for both occupational groups.

In 1984, NIOSH funded the Center for Research on Women of Wellesley College to conduct research on work and nonworkplace sources of stress in the lives of women employed as health care providers. Those surveyed were licensed practical nurses and social workers, ages 25 to 55, living near Boston, Massachusetts. The researchers chose to sample those two populations because they wanted to sample women in high-stress occupations, and health care professions are considered to be highly stressful jobs. They looked at the quality of experience in occupational and nonworkplace roles. Quality of experience referred to the level of benefit and level of involvement a woman experienced in her roles. They also looked at the effect of family-role occupancy (i.e., partnership and parental status).

The study found that:

- Among female health care providers, work-role quality was an important predictor of mental and physical health, particularly psychological distress, subjective well-being, physical health symptoms, and cardiovascular disease. Women who reported high concerns about work overload reported low well-being, high psychological distress, and more physical symptoms.
- Family-role occupancy had few direct effects on psychological distress, well-being, or physical symptoms; however, employed partnered women reported higher subjective well-being than employed single women. Women with family roles were less reactive, that is, more resilient, to the presence or absence of particular work rewards and concerns. The more family roles an employed woman occupied, the less effect the quality of her work role had on her level of psychological distress.
- Parent-role and partner-role quality had direct but not interactive effects on subjective well-being. Partner-role quality had only direct effects on psychological distress, whereas parent-role quality had both direct and interactive effects. Employed mothers who have troubled mother-child relationships but whose jobs are rewarding are buffered from the distress-enhancing effects of those relationships. Parent-role and partner-role quality had direct effects on physical symptoms.

A study of male and female postal workers engaged in multi-position letter sorting machine (MPLSM) operations found that paced work serves as a stressor and that females generally report more distress than their male coworkers.[93]

Another study, by researchers at NIOSH, examined relationships among job demands, career stages, and health-related strains in a sample of more than 6,000 U.S. postal workers.[94] The study found that for individuals in the middle stage of their careers, job stressors lose some of their potency in affecting physical health status, while stressful events outside of the job domain become increasingly deleterious. It also found that the beneficial effects of social support on mental health were most pronounced among middle career workers. Gender differences were examined in the study. Gender was found to be decreasingly important over career stage in predicting self-rated poor health and frequency of somatic complaints. In the early career stage, women reported substantially poorer health and more somatic complaints than their male coworkers; in the mid-career stage, the differences were less pronounced; and in the late career stage, even less pronounced.

Bloodborne Pathogens

The hepatitis B virus (HBV) has long been recognized as capable of causing serious illness and death, while the human immunodeficiency virus (HIV), which causes acquired immunodeficiency syndrome (AIDS), has been recognized more recently.[95]

HBV infection is the major infectious occupational hazard to health care workers. Approximately 8,700 infections a year occur in health care workers who have occupational exposure to blood.[96]

Occupational transmission of HIV has been documented in health care workers. There have been at least 25 cases of HIV infection associated with occupational exposure. The cases represent a broad spectrum of health care personnel including, among others, nurses, laboratory workers, and a dentist.

In 1983, OSHA issued and sent to employers in the health care industry a set of voluntary guidelines designed to reduce the risk of occupational exposure to HBV. These guidelines advised hospitals and other health care facilities to adopt specific workplace practices and to provide personal protective equipment and vaccines to protect employees from HBV.

In early 1986 the American Federation of State, County and Municipal Employees (AFSCME), which represents 300,000 hospital and health care workers and 50,000 correctional institution employees, issued a fact sheet on AIDS and guidelines for health care employees who work around people who have or may have AIDS.[97]

In 1986 and 1987, AFSCME; the Service Employees International Union (SEIU); the National Union of Hospital and Health Care Employees; the Federation of Nurses and Health Professionals; and Retail, Wholesale, and Department Store Union Local 1199 petitioned OSHA to issue an emergency temporary standard and a permanent standard to protect employees at risk of occupational exposure to certain infectious agents. In the fall of 1987, OSHA denied the petitions on the grounds that they did not meet the legal criteria for issuance of such a standard.

In July 1987 the Subcommittee on Employment and Housing, Committee on Government Operations, U. S. House of Representatives, held a hearing on the need for immediate OSHA regulations to protect health care workers from AIDS. In testimony at that hearing OSHA announced the following action plan to protect health care workers exposed to HBV and AIDS

- undertaking (with the Department of Health and Human Services) of an extensive education, training, and information campaign to ensure employer and employee knowledge of and compliance with voluntary guidelines issued in recent years by OSHA and the Centers for Disease Control (CDC) to protect health care workers from HBV and AIDS;
- if necessary, the enforcement of the practices advised by the HBV and AIDS guidelines under existing OSHA authority;
- the development of targeted inspection plans for hospitals and other health care facilities; and
- taking the first step toward a permanent bloodborne disease standard by publishing an Advance Notice of Proposed Rulemaking (ANPR), which enables OSHA to gather additional information on how to improve workplace protections.

In October 1987, OSHA mailed to more than 600,000 employers, employees, and trade and professional associations a Joint Advisory Notice entitled "Protection Against Occupational Exposure to Hepatitis B Virus (HBV) and Human Immunodeficiency Virus (HIV)," accompanied by a letter from the secretaries of Labor and Health and Human Services and a pamphlet for health care workers. The notice discussed modes of transmission and made general and administrative recommendations to employers, as well as recommendations on training and education; engineering controls; work practices; personal protective equipment; medical immunization, monitoring, and counseling; and recordkeeping. The pamphlet described AIDS and HBV, how they are transmitted, what their symptoms are, whether there is a vaccine for their prevention, the recommendations of CDC to protect workers from HIV and HBV infection, and OSHA enforcement vehicles for dealing with occupational exposure to the hazards of potential infection from the HIV and HBV viruses.

In November 1987, OSHA published in the *Federal Register* an advance notice of proposed rulemaking. It requested information relevant to reducing occupational exposure to HBV and HIV. More than 350 responses were received from employers; unions; health professionals; trade representatives; professional associations; manufacturers; and Federal, State, and local government agencies, among others.

In August 1988, OSHA issued uniform inspection procedures and guidelines for OSHA compliance officers to follow when conducting inspections and issuing citations under Section 5(a)(1) of the Occupational Safety and Health Act and pertinent standards for health care workers potentially exposed to HBV and HIV. The procedures were revised in February 1990.

In 1988 a female medical school graduate sued the New York City Health and Hospitals Corporation for negligence after contracting AIDS from a 1983 needlestick injury (*Prego v. New York City Health and Hospitals Corp.*). The case was settled in March 1990 with the plaintiff receiving a monetary settlement and the hospital corporation not admitting liability.[98]

On December 6, 1991, OSHA issued a final rule on occupational exposure to bloodborne pathogens after having issued a proposed rule on May 30, 1989. The standard represents OSHA's first regulation specifically designed to deal with occupational exposure to biological hazards.

The standard defines bloodborne pathogens as "pathogenic (capable of causing disease) microorganisms that are present in human blood and can cause disease in humans." These include but are not limited to HBV and HIV. Occupational exposure is defined as "reasonably anticipated skin, eye, mucous membrane, or parenteral (exposure as a result of piercing the skin) contact with blood or other potentially infectious materials that may result from the performance of an employee's duties."

The population at risk includes not only health care workers, but also lab researchers, janitors and cleaners, police officers, firefighters, embalmers, and corrections staff.

The standard deals with exposure control; methods of compliance, including engineering and work practice controls, personal protective equipment, and housekeeping (including cleaning and decontamination, infectious waste disposal, and laundry); HIV and HBV research laboratories and production facilities; hepatitis B vaccination and postexposure evaluation and follow up; and communication of hazards to employees.

Problems Germane to Particular Occupations and Industries

The occupational safety and health of flight attendants, health care workers, and workers in the semiconductor industry have received attention from advocacy organizations, researchers, and government agencies.

Flight Attendants

Flight attendants have raised concerns about the risk of injuries and physical strain from moving overly heavy or malfunctioning food and beverage carts, cabin air quality, radiation exposure in airline cabins, the link between their hours of work and passenger safety, reproductive hazards, smoking, stress, assaults, and barotrauma.[99] In 1990 they petitioned the Federal Aviation Administration (FAA) for the same protections that other workers have who are covered by the Occupational Safety and Health Act.[100]

Cart Design and Maintenance

In March 1987 the Association of Flight Attendants asked the FAA to issue regulations on service cart design and maintenance. Some aspects of cart design contribute to carpal tunnel syndrome and back strain. Common maintenance problems are inoperative brakes, wheels, doors, and latches.

In 1988 the FAA issued an Action Notice directed at airline principal maintenance inspectors. The Action Notice set forth suggested requirements for service cart maintenance programs and specified routine inspection and repair of all service carts.[101]

Air Quality

In 1991, seven flight attendants filed a class action suit in Florida State court against major cigarette manufacturers contending that their exposure to second-hand smoke in airline cabins caused them to develop cancer, heart disease, and other ailments.[102]

Radiation

With regard to radiation exposure, there are three major areas of potential concern to flight attendants: increased risk of cancer, increased genetic defects in children conceived after radiation exposure of one or both parents, and increased risk of adverse health consequences to fetuses exposed to radiation.

The Association of Flight Attendants has recommended that airlines should educate flight attendants during training about the risks of radiation; that flight attendants should be given information about their actual exposure to radiation; that a system should be developed to warn crew members of large solar particle events, when solar flares produce abrupt increases in radiation levels; and that the FAA should conduct further research to verify exposure estimates and to determine the effects of radiation on crew members.

The aeronautical section of the Society of Automotive Engineers is conducting a study monitoring the exposure of airline crew members and frequent fliers to cosmic radiation.[103]

Reproductive Hazards

A presentation at a 1990 international health conference identified the following as flight attendant occupational exposures with potential effects on reproductive outcome:

- Circadian rhythm disruption and desynchronosis from crossing multiple time zones and chronic fatigue;
- Gravitational forces;
- Chemical exposure, including ozone;
- Radiation exposure from cosmic radiation and hazardous cargo;
- The complex mixture of indoor air pollutants in airline cabins;
- Decompression;
- Cigarette smoke;
- Thermal decomposition products of aircraft fuel and engine oils; and
- Airborne infectious agents such as bacteria and viruses.

In 1991, NIOSH began several small-scale investigations to decide whether to conduct an industry-wide study of reproductive problems among flight attendants.[104]

Health Care Workers

Persons employed in hospitals and health services industries represented approximately 8 percent of total U.S. employment in 1991. The hospital industry employed approximately 4.5 million persons, of whom 77 percent were women, and the health services industry employed approximately 4.3 million persons, of whom 76 percent were women. Hospitals employ many types of workers, including registered nurses, nurse practitioners, licensed vocational or licensed practical nurses, radiology technicians, food service workers, housekeepers, and maintenance workers.[105]

Potential health and safety hazards in hospitals include ionizing and nonionizing radiation; toxic chemicals such as asbestos, chemical disinfectants, antineoplastic drugs, ethylene oxide, formaldehyde, freon, mercury, methyl methacrylate, peracetic acid, solvents, and waste anesthetic gases; biological hazards; heat; noise; dust; and stress. The NIOSH has identified 135 chemicals used in hospitals that are potentially carcinogenic, teratogenic, mutagenic, or a combination of these. Potential injuries and illnesses in hospitals include sprains and strains; cuts, lacerations, and punctures; contusions; fractures; thermal burns; dermatitis; infectious and parasitic diseases; and respiratory problems.[106]

Sprains and strains were by far the most common type of compensable injury or illness among hospital workers, according to 1983 Bureau of Labor Statistics data.[107] Work-related back disorders and other musculoskeletal injuries and illnesses are among the 10 leading occupational injuries and illnesses identified by NIOSH. Nursing aides, and to a lesser extent licensed practical nurses and registered nurses, are among the workers most affected by back problems, according to NIOSH.[108] This situation prompted NIOSH to undertake a research project to reduce the incidence of work-related back injury among nursing personnel, beginning with a review of literature on risk factors for back problems among nurses.[109]

All 1967-87 studies containing original research on nursing personnel and back problems were identified and abstracted. Six studies that included data on patient-handling frequency and back pain prevalence were examined. These studies found a greater prevalence of back injury among nursing personnel who more frequently performed stressful patient-handling tasks than among those who less frequently performed such tasks. The researcher recommended the following steps to reduce back injuries among nursing personnel:

- Identification of those nursing jobs involving the greatest frequency of stressful patient handling;
- Study of the patient-handling requirements of the jobs identified; and
- Elimination, substitution, or control of certain tasks.

In 1981, NIOSH issued a *Work Practices Guide for Manual Lifting*,[110] but none of the studies used to develop the guide were conducted in the health care industry.[111]

One source of stress among health care workers is shift work. A 1991 report on shift work by the Office of Technology Assessment (OTA) contains a case study of registered nurses and resident physicians.[112] According to the study, there is currently no national survey of registered nurses that provides estimates of the prevalence of shift work, although estimates for the total U.S. labor force suggest that shift work is more prevalent among nurses than among women workers in general. In one study of job-related stress among registered nurses, rotating nurses reported the highest levels of job stress. OTA examined 16 studies of health outcomes of shift work in nursing.

It found that

- In general, nurses working rotating shifts and night shifts involving only a few nights on duty had more sleep disturbances than other nurses;
- Rotating shift nurses showed a significantly higher incidence of digestive trouble than other nurses;
- Rotating shift nurses reported significantly higher tension and anxiety than afternoon-evening and night workers and significantly more depression and dejection than day or night workers;
- Night and rotating shift nurses reported spending more time lying down due to menstrual cramps, and rotating shift nurses reported more tension, nervousness, weakness, and sickness at menstruation, as well as longer periods, than did nurses on other types of shifts;
- Rotating shift nurses drank more alcohol of all kinds;
- Rotating shift nurses had the greatest disruption of family and social life of nurses on all shifts; and
- Rotating shift workers suffered more injuries than fixed shift workers—significantly more cuts, bruises, and punctures, the most frequent category of injury on all shifts.

Regarding resident physicians, OTA cited one study that found no relationship between gender and stress and another that found that female residents reported more stress than male residents but were more likely to mobilize external support to cope with it. A third study found no significant differences in pregnancy outcome between women residents and wives of male residents; however, the rate of voluntary termination of pregnancy among women residents was three times higher than among the wives, and women residents were twice as likely to experience premature labor requiring bed rest or hospitalization, preeclampsia, or eclampsia. Residents also commonly suffer from anxiety and depression.

In 1988 the U.S. Department of Health and Human Services issued *Guidelines for Protecting the Safety and Health of Health Care Workers*, which seeks to reduce the incidence of injury and disease among health care workers in hospitals and other health care facilities.[113]

Health Hazards in Microelectronics Work

Concern has been raised about possible safety and health hazards in high technology industries such as the semiconductor industry. Chemical and physical hazards in this industry include particulates, metals, solvents, acids, caustics, flammable gases, systemic and respiratory toxins, ionizing radiation, ultraviolet light, electrical hazards, and ergonomic hazards.[114] According to a 1981 study, women made up a larger segment of the semiconductor industry work force than they did of the manufacturing industry work force in general.[115]

Various studies have examined injuries and illnesses, neurologic and somatic symptoms, and reproductive effects in women workers in microelectronics work. Metals, solvents, and physical agents are potential hazards to reproduction in male and female electronics workers.[116] In addition, since the last *Handbook on Women Workers* was published in 1983, NIOSH has conducted health hazard evaluations in several semiconductor companies.

One study of data from 16 semiconductor manufacturing companies found that women had an incidence rate of injuries and illnesses of 3.7 per 100 full-time equivalents per year compared with a rate of 2.7 for men.[117] Companies participating in the study tended to be industry leaders and large firms. The work force studied consisted of 56.4 percent men and 45.6 percent women. Women were more likely to be employed in production and clerical positions than men and less likely to be employed in skilled labor, professional or technical, and managerial positions. The highest rates of injury or illness occurred in male and female unclassified workers; female custodial workers had higher rates than male custodial workers; and males working in skilled labor occupations had significantly higher rates than females working in such occupations. Across job categories, cases involving men were more likely to involve cuts, lacerations, punctures, scratches, and abrasions. Cases involving clerical workers were more likely to involve strains, sprains, or dislocations.

Women had more work loss days (WLD) per case and more restricted work days (RWD) per case than men.[118] Women had excess WLD in all job categories except clerical jobs and excess RWD in all job categories except unclassified jobs. The greatest total excess of WLD and RWD for women occurred among production workers. The researchers pointed out that the increased WLD in women was consistent with an increased number of WLD from all causes in women compared with men cited by the U.S. Department of Health and Human Services. They speculated that women may tend to be injured more severely than men, that they may be less able to continue working with the same degree of injury or illness, that they may be more likely to perform higher risk tasks within job categories, or that there may be sex differences in reporting injuries and illnesses. Further research is needed to address these hypotheses.

Another study, funded in part by the National Institute of Mental Health, examined the effects of solvent exposure in a sample of women employed in blue-collar occupations at a microelectronics plant in eastern Pennsylvania.[119] The study subjects were caucasian women, 18 to 65 years old, reflecting the dominant characteristics of the work force in the plant. A variety of solvents and mixtures of solvents were used in the plant, e.g., alcohols, acetone, and trichloroethylene. The study demonstrated that women who were exposed to multiple solvents for a majority of the work day were more likely to report an array of neurologic and somatic symptoms, even after controlling for other well-documented risk factors for poor health. The neurologic symptoms significantly related to solvent exposure were depression, headaches, light-headedness, room spinning, and tremors. The somatic symptoms significantly related to solvent exposure were appetite change, funny taste, weakness or fatigue, rashes, and abdominal pain. There was no evidence of an association between solvent exposure and neuropsychological impairment, as gauged by five neuropsychological tests. According to the researchers, the findings with regard to neurologic and somatic symptoms were consistent with previous research on male workers. They said that a prospective study of healthy male and female workers entering the work force with no history of significant prior exposure is needed to clarify the relationship between solvent exposure and health.

A potential association between semiconductor manufacturing and risk of spontaneous abortion was found by researchers at the University of Massachusetts.[120]

The study was based on personal interviews, conducted in 1984 and 1986 at a semiconductor production facility in Massachusetts, with manufacturing workers, spouses of male manufacturing workers, and an internal comparison group of workers. The study included 67 females and 69 males employed in the photolithographic area of the production facility; 67 females and 91 males involved in semiconductor production exclusive of photolithography, primarily in the diffusion area; and 337 females and 113 males not exposed to process chemicals. The occurrence of spontaneous abortion in the photolithographic group was lower than in the diffusion group but higher than in the nonexposed group. The elevated ratio among women in the photolithographic group was not statistically significant, but it was higher than has been generally reported among female populations using comparable methodologies. The spontaneous abortion ratios were generally low among spouses of male employees in all three groups.

The researchers cautioned that the results should be viewed as tentative until studies with larger numbers and more detailed exposure data are carried out.

A later study found a significant association between first trimester solvent exposure and spontaneous abortion and between work in electronics assembly and delivery of a low birth weight infant.[121] According to the researchers, a number of animal and epidemiological studies have suggested an association between solvent exposure and adverse pregnancy outcomes, including spontaneous abortion, birth defects, and low birth weight.

~ SEATS AND WEIGHTLIFTING ~

In the late 1800's and early 1900's, many States enacted legislation requiring employers to provide women workers with seats to use when they were not actively engaged in their work. Some of these provisions were contained in laws applying to the employment of women and some were in laws relating to safety and health.

After the enactment of Title VII of the Civil Rights Act of 1964, as amended, State laws applying only to women were found to conflict with and be superseded by the act's prohibition on sex discrimination in employment.

Sex discrimination guidelines issued under Title VII provide that where physical facilities are required for women, such facilities shall be provided for men also unless precluded by business necessity, in which case the employer shall not provide them for members of either sex.

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In 1960, 46 States, the District of Columbia, and Puerto Rico had employment standards relating to seating. All but the Florida law applied exclusively to women workers. By 1982, only 22 jurisdictions still had such standards, and in 9 jurisdictions the standard applied to both women and men. Since the last *Handbook on Women Workers* was issued in 1983, five States have repealed their laws—Idaho (1985), New Hampshire (1985), Pennsylvania (1988), Texas (1985), and Utah (1991).

EEOC's Guidelines on Discrimination Because of Sex provide that State laws or administrative regulations that prohibit the employment of women in jobs requiring the lifting or carrying of weights exceeding certain prescribed limits conflict with and are superseded by Title VII.

In 1960, 12 States had statutes, rules, regulations, or wage orders that specified the maximum weight women employees were permitted to lift or carry. Wage orders in one of those States mentioned "excessive burdens;" other limitations were specific, ranging from 15 to 35 pounds. Some of the limitations applied only to certain occupations or industries. Today only Puerto Rico has in effect a specific limit—110 pounds—on the weight any worker can be required to lift.

In Oregon, administrative rules on working conditions, issued by the Bureau of Labor and Industries, provide that no employee shall be required to lift excessive weights.[122]

In the State of Washington, standards issued by the Department of Labor and Industries require covered employers to ensure that no employee is required or permitted to lift or carry excessive weights. Where weights in excess of 20 pounds are to be lifted, carried, pushed, or pulled as a normal part of an employee's responsibility, the following requirements must be met:

- Lifting, carrying, pushing, or pulling duties must be made known to the prospective employee at the time of recruitment, initial employment, or reassignment to a lifting job.
- Instruction must be given to such employees on proper lifting techniques in accordance with instructions provided or approved by the Department of Labor and Industries.

~ FEDERAL GOVERNMENT INITIATIVES ON WOMEN'S OVERALL HEALTH ~

In May 1983 the Assistant Secretary for Health of the Department of Health and Human Services appointed a task force to identify women's health issues that are important in today's society and to lay out a blueprint for meshing those issues with the priorities of the Public Health Service (PHS). The PHS Task Force on Women's Health Issues published a report in 1985.

Among the findings of the task force were that:

- The unprecedented entry of women into the labor force, including women with infants and young children, was one of the three most important social changes affecting women's health.
- The long-term effect of multiple roles on the health status of women had received some attention from researchers, but the results were equivocal.
- Contrary to popular belief, symptoms of stress among professional and managerial women were not as frequent as among clerical workers. Symptoms of stress had been found to be more frequent in women with jobs that offered limited opportunities or in women with "dead-end" jobs.
- The consequences to physical and mental health from women's greater lack of occupational mobility awaited further investigation.
- Women were concentrated in occupations in which most of their coworkers were women—occupations in which tasks appeared less risky than those handled by men and as a consequence were less often studied in regard to health hazards.

The task force recommended that the workplace be studied to identify and correct health hazards for women as well as for men.

The task force also conducted an inventory of recently completed, ongoing, and imminent PHS programs concerned with women's health issues. The inventory was the first PHS effort to identify major activities that related to women's health within the Service's five agencies and other major components. At the time, although a number of statistical and management information systems existed within PHS, they were not structured for ready retrieval of information specific to women's health activities.

The task force found that the scope of health issues addressed by PHS during fiscal years 1980 through 1984 suggested that PHS components were concerned with problems that differentially affect females, including specific diseases, occupational and environmental health hazards, access to appropriate health services, and safety of technology applications. The groups of females identifiable as primary target populations for PHS activities included such occupational groups as federally employed women; video display terminal operators; clerical and secretarial workers; and female workers exposed to potentially toxic agents, infectious diseases, and diagnostic x-ray technologies.

The Office on Women's Health (OWH) was established in 1991 to advise the Assistant Secretary for Health on women's health issues and to coordinate women's health policies and programs across PHS.[123]

In 1991, at the request of the Assistant Secretary for Health, the PHS Coordinating Committee on Women's

Health Issues drafted the PHS Action Plan for Women's Health. This action plan identifies specific goals for women's health to be pursued by PHS agencies and offices. Among other things, the plan recommends initiatives to achieve the appropriate participation of women in behavioral and biomedical research.[124]

In 1985 the Director of the National Institutes of Health (NIH) established the NIH Advisory Committee on Women's Health Issues to monitor implementation of the recommendations of the Public Health Service Task Force on Women's Health Issues. The committee conducted an inventory of NIH research activities on women and found that insufficient attention was being directed at selected women's health issues. In 1986, NIH promulgated a policy to ensure that women would be included in study populations unless it would be scientifically inappropriate to do so. The policy was restated in a January 1987 announcement in the *NIH Guide*.

In December 1989, congressional leaders called for a GAO study of whether NIH had adequately implemented a policy to ensure that women were included in clinical research studies.[125]

In June 1990, GAO testified before the House Subcommittee on Health and the Environment on problems in implementing the NIH policy on women in study populations. GAO testified that:

- Although the policy was first announced in October 1986, guidance for its implementation was not published until July 1989, and the policy was not applied consistently before the 1990 grant review cycle.
- NIH's various institutes had not consistently applied the policy, and NIH had no way to measure the policy's impact on the research it funded.
- The policy on women had not been well communicated or understood within NIH or in the research community.
- There was no readily accessible source of data on the demographics of NIH study populations.[126]

In July 1990, responding in part to GAO's findings, the bipartisan Congressional Caucus for Women's Issues introduced the Women's Health Equity Act, an omnibus package of bills addressing women's health in the areas of research, services, and prevention. Two provisions of the initial package were enacted by the 101st Congress: the Breast and Cervical Cancer Mortality Prevention Act and restoration of Medicare coverage for screening mammography, effective January 1, 1991. Several of the proposals reintroduced in the 1991 version of the act were enacted in appropriations bills for 1992, advancing a variety of women's health initiatives. For example, Congress increased funding for mammography and pap smear screening for low income women, for comprehensive gynecological and obstetrical research, and for research on breast, ovarian, and cervical cancer, heart disease, and osteoporosis in older women.[127]

In February 1991, NIH published a revised policy statement on the inclusion of women in clinical research studies. The revised policy requires that adequate numbers of women be included in such studies unless a compelling justification is provided.

In September 1990 the Office of Research on Women's Health (ORWH) was established within the Office of the Director of NIH. It was given a three-fold mandate:

- To strengthen and enhance research related to diseases, disorders, and conditions that affect women and to ensure that research conducted and supported by NIH adequately addresses issues regarding women's health,
- To ensure that women are appropriately represented in biomedical and biobehavioral research studies supported by the NIH, and
- To develop opportunities and support for recruitment, retention, re-entry, and advancement of women in biomedical careers.

The Office is focusing its initial efforts on:

- Design and implementation of a research agenda for women's health;
- Codirectorship of the NIH Women's Health Initiative, a study that will examine the major causes of death, disability, and frailty in older women of all races and socioeconomic strata;
- Design and implementation of training and re-entry opportunities for women scientists;
- Tracking the inclusion of women in NIH research studies; and
- Development of policy recommendations.

Using $10.3 million Congress appropriated in fiscal year 1992, the Office will work with NIH Institutes, Centers, and Divisions to implement a women's health research agenda. As a first step, it established a task force to assess the current status of research on women's health, identify research opportunities and gaps in knowledge, and recommend a comprehensive trans-NIH plan for future research. The task force held a public hearing to gather the viewpoints of more than 90 women's health advocates, followed by a workshop of more than 300 scientists, ethicists, attorneys, educators, and women's health advocates. The workshop focused on two major areas—women's health across the lifespan and special diseases and conditions. The agenda set forth in this workshop has formed the major basis for the ORWH Research Agenda on Women's Health which is presently being implemented across the NIH. Other contributions to this agenda include NIH Strategic Plan section on the Health of Women, Congressional directives, Congressional hearings, and discussions with women's health experts and advocates.

In its first year of operation, ORWH provided over $800,000 in funds to NIH Institutes and Centers to augment new research initiatives, expand current studies to address high priority areas regarding women's health, and increase accrual of women in studies.

In the second year of operation, ORWH awarded over $6 million in funding to new initiatives and ongoing NIH studies which address issues in women's health as defined in the *ORWH Research Agenda on Women's Health.*

The Office of Research on Women's Health is keenly aware of the need not only to increase numbers of women in science, but also opportunities for their advancement. To that end, the Office convened a task force to gather relevant information on the issues and to hold a public hearing and a workshop on the recruitment, retention, re-entry, and advancement of women in biomedical careers. Recommendations from the task force deliberations and the public hearing testimony served as the foundation for planning the workshop, *Women in Biomedical Careers: Dynamics of Change*, which was held in June 1992 in Bethesda, Maryland. The recommendations and deliberations generated from this workshop will provide an agenda for action to enhance recruitment, retention, re-entry, and promotion of women in science. ORWH has already instituted action by offering $1 million in training funds for women and men interested in returning to scientific careers after leaving for some time to address family responsibilities. ◊

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12

Legal Rights of Women Workers

Highlights

◆ The first Federal law against sex discrimination in employment was the Equal Pay Act of 1963.

◆ Unwelcome sexual advances that create an intimidating or hostile work environment violate the Civil Rights Acts of 1964 and 1991. Sexual harassment complaints filed with the EEOC (Equal Employment Opportunity Commission) in the last quarter of 1991 were 71 percent higher than in the same quarter of 1990.

◆ In 1991 the Equal Employment Opportunity Commission settled a lawsuit under the Pregnancy Discrimination Act affecting 13,000 workers for a record $66 million.

◆ 79 percent of Fortune 500 chief executive officers acknowledged that there are identifiable barriers to women getting to the top, according to a 1990 Catalyst study.

◆ Along with protecting women and men workers against employment discrimination on the basis of disability, the ADA (Americans with Disabilities Act) protects job applicants and employees who are parents of disabled children against discrimination on this basis.

~12~

LEGAL RIGHTS OF WOMEN WORKERS

~ FOCUS OF RECENT LEGAL DEVELOPMENTS ~

By the beginning of the 1980's comprehensive Federal protections of women's rights to equal employment opportunity had been enacted. Executive Order 11246, as amended, protected employees of Federal contractors and Title VII of the Civil Rights Act of 1964, as amended, protected women working for employers of 15 or more employees, the vast majority of women workers. The Pregnancy Discrimination Act of 1978 and the Equal Employment Opportunity Commission's Guidelines on Sexual Harassment of 1980 began to shift the law's focus toward forms of discrimination encountered particularly by women.

Most legal development of women workers' rights during the past decade has occurred in law made by judges on a case-by-case basis. The exceptions are the Family and Medical Leave Act of 1993, the Civil Rights Act of 1991, and the Americans with Disabilities Act of 1990. These new laws expand the rights of covered employees to take unpaid leave for certain purposes, to collect money damages for discrimination, and to be protected from discrimination based on disability.

A series of U.S. Supreme Court holdings during the late 1980's and early 1990's that made employment discrimination more difficult to prove led to the passage and adoption of the Civil Rights Act of 1991. The act reverses parts of seven U.S. Supreme Court decisions and provides for increased damages and jury trials in cases of intentional sex, religious, and disability bias against women and men workers. U.S. citizens working abroad for U.S. companies also gained new coverage as to sex, race, religious, and national origin discrimination.[1]

The Americans with Disabilities Act, in addition to requiring reasonable accommodation by an employer of an employee with a disability who is otherwise able to perform essential functions of a job, establishes the right of employed parents of disabled children not to be discriminated against on this basis.

This chapter includes and goes beyond these recent legal developments to discuss major laws and initiatives that are particularly important to women's employment opportunities. The information is intended as a general overview and does not carry the force of legal opinion.

~ FAIR LABOR STANDARDS ACT ~

The Fair Labor Standards Act (FLSA), generally known as the Federal wage and hour law, covers the great majority of U.S. workers and protects workers in the lowest paid occupations and industries. Enacted in 1938 to meet the economic and social problems of the Great Depression, the law established a nationwide minimum wage standard for covered employment (individuals engaged in or producing goods for interstate commerce). The law also set Federal standards for overtime pay and for the employment of children.

During the five decades since its enactment, the FLSA has been amended a number of times to increase the minimum wage rate, expand the law's coverage, and provide for equal pay for equal work. The minimum wage established when the act went into effect was 25 cents an hour, and about 11 million workers were covered. In 1992, 82.1 million workers were covered by the act and the minimum wage has been $4.25 an hour since April 1, 1991. For overtime work, most covered workers now must be paid not less than one and one-half times their regular rate for all hours worked over 40 in any one workweek.

Increases in the minimum wage are particularly important to women, because women are heavily clustered in low-wage occupations. The following amendments to the FLSA also are of particular interest to women:

- The Equal Pay Act (EPA) of 1963 (this act is discussed later in this chapter);
- The 1974 extension of FLSA, which protects private household workers, predominantly women, whose compensation constitutes wages for Social Security purposes (that is, $50 from any employer in a calendar quarter) or who are employed a total of at least 8 hours a week in one or more households.

Coverage

Although FLSA coverage is broad, several categories of workers are exempt from both the minimum wage and the overtime provisions of the act. Some workers are covered by the minimum wage but are exempt from overtime requirements.

One of the most important exemptions from both the minimum wage and overtime provisions of FLSA is that of individuals employed in executive, administrative, or professional capacities, or as outside salespersons. Other exemptions from both provisions include babysitters who are employed on a casual basis, persons who are employed as companions to the aged or infirm, and some other categories of workers.

Exemptions from overtime provisions include live-in private household workers, agricultural workers, and certain transportation workers whose industries are subject to regulation under other Federal laws. Live-in private household workers are protected by minimum wage provisions.

Enforcement

The Wage and Hour Division of the Employment Standards Administration in the U.S. Department of Labor enforces the FLSA with respect to private sector and State and local government employment, and Federal employees of the Library of Congress, the U.S. Postal Rate Commission, and the Tennessee Valley Authority. The U.S. Office of Personnel Management is responsible for enforcement with regard to other Federal employees. Wage and Hour Division representatives have the legal authority to enter places of employment that are subject to the act and inspect records, question employees, and investigate conditions and practices to determine whether a violation has occurred, and to aid in enforcement.

Complaints to the Division's field offices are confidential. It is unlawful to discharge or otherwise discriminate against an employee for filing a complaint or participating in a proceeding under the FLSA. Violators of the act may be subject to civil or criminal action. Individuals may also bring lawsuits to enforce this statute and recover any back wages due them under the act.

~ EQUAL PAY ACT ~

The first Federal law against sex discrimination in employment was the Equal Pay Act (EPA) of 1963, enacted as an FLSA amendment 18 years after it was first introduced in Congress and more than a half century after women's and labor groups had adopted the fight for "equal pay for equal work." Beginning after World War II, the bill repeatedly introduced in Congress contained language that required equal pay for "work of comparable quantity and quality."[2] In the final effort to secure enough votes for enactment, this expansive language was removed.

Earlier, several States had enacted equal pay laws, and some Federal agencies had applied the principle of equal pay for women and men during World Wars I and II. But the EPA was the first nationwide legal protection to require that women working in what were then characterized as "men's jobs" be paid the same wage that men received. This legal right remains important today because many women work in predominantly male occupations.

Coverage

The EPA prohibits pay discrimination against women and men because of sex. Women and men working for the same employer in the same establishment and under similar conditions must receive the same pay if their jobs require substantially equal skill, effort, and responsibility. The act does permit differences based on a seniority or merit system, a system measuring earnings by quantity or quality of production, or any factor other than sex.

Employers subject to the EPA are prohibited from reducing the wage rate of any employee in order to equalize pay between the sexes. In addition, it is illegal for a labor organization or its agents to cause or attempt to cause an employer to violate the act.

Under the act, employers are prohibited from retaliating against any employee who files a complaint or who participates in an Equal Employment Opportunity Commission (EEOC) investigation. If an employer does retaliate against an employee, the EEOC may seek a temporary restraining order to prevent the employer from retaliating further.

The act became effective June 11, 1964. As an amendment to the Fair Labor Standards Act, the EPA applies to all employees covered by minimum wage provisions of the FLSA. A major breakthrough occurred in 1972 when EPA coverage (but not minimum wage and overtime coverage) was extended to executive, administrative, and professional employees and outside sales personnel.

The 1974 amendments to the FLSA extended minimum wage, equal pay, and overtime pay coverage to most nonsupervisory employees of State and local governments as well as to Federal employees. Court decisions since then have first limited and then restored coverage of the EPA to these employees.

Enforcement

Under the President's Reorganization Plan No. 1 of 1978, the EEOC assumed enforcement responsibility for the EPA from the Department of Labor and the U.S. Civil Service Commission. Litigation by the Department of Labor, the EEOC, and private citizens has been an important key to building a body of law that, once established, facilitates voluntary compliance. Among the legal principles established by litigation are the following:

- The "equal work" standard requires only that compared jobs be "substantially equal"; they need not be identical. Small differences in job content do not make jobs unequal.
- Once the Federal Government or a plaintiff in a private suit has shown that a wage differential exists between men and women doing substantially equal work, the burden falls on the employer to prove that the differential is explained by some factor other than sex.

- When men, but not women, do heavy lifting on an infrequent basis in a workplace, the men are not entitled to higher pay than women who perform virtually identical duties, because infrequent exertion does not involve substantially additional effort.
- An employer's classifications and job descriptions are totally irrelevant in showing that work is unequal unless they accurately reflect actual job content.
- The possession of skills not needed and not exercised by an employee in a particular job does not justify a pay differential.
- Concurrent employment of the two sexes is not necessary to make a comparison under the equal pay principle. For example, an employer cannot arbitrarily pay a lower wage to a female employee who replaces a male employee.

These legal principles have been applied in the following examples:

- A female employee's willingness to work for a lower salary than a man because of her inferior bargaining position as a woman is not a legal justification.[3]
- When a jury finds an employer's conduct to be willful under the act, the judge is obligated to double the damages due the plaintiff. Conduct is willful when the employer knew or showed reckless disregard for whether its conduct was unlawful.
- A Federal district court has held that a government entity that has centralized personnel administration cannot bar pay comparisons between employees in various regional offices.[4]

Title VII of the Civil Rights Act of 1964 also prohibits wage discrimination based on sex, providing broader statutory protection of the right to equal pay. The U.S. Supreme Court ruled in *Gunther*[5] in 1981 that claims of sex-based wage discrimination brought under Title VII of the Civil Rights Act of 1964, as amended, are not limited to claims of equal pay for equal work. At the same time, the Court stated that it was not deciding in the case at hand the precise contours of lawsuits challenging sex discrimination in compensation under Title VII. Since that decision, several cases have clarified what kinds of evidence constitute proof of sex-based wage discrimination under Title VII. Up to the present, the courts have been reluctant to find that unequal pay for jobs alleged to be of equal value, standing alone, constitutes proof of sex-based wage discrimination.

The EEOC has described the following as the type of evidence that would prove sex-based wage discrimination:

- The discriminatory application of a wage policy or system or the discriminatory use of wage-setting techniques such as job evaluations or market surveys.
- Barriers to equal access to jobs.
- The preponderance of direct or circumstantial evidence that wages are intentionally depressed because of the sex of occupants of the job.

In 1986 the EEOC published its final regulations interpreting the EPA. The regulations provide that when it is possible for a claimant to file wage discrimination actions under both the EPA and Title VII, any violation of the former is a violation of the latter. Since the scope of Title VII is broader than that of the EPA, an act or practice of an employer or a labor organization that is not a violation of the EPA may nevertheless be a violation of Title VII.

In recovery each individual receives the highest benefit that entitlement under either statute permits; for example, liquidated or double damages are available under the EPA, while compensatory and punitive damages are available under Title VII. Also, EEOC's policy is not to disclose the identity of the complainant under the EPA without written consent, but if a complainant elects to file a charge under both the EPA and Title VII, the complainant's identity must be revealed to the employer. However, under Title VII anonymity can be achieved using an EEOC Commissioner's charge or "on behalf of" charge.

Fringe benefits are part of the employer's payment for work performed and are thus covered by the EPA. The 1986 EEOC regulations provide that fringe benefits including medical, hospital, accident, life insurance, and retirement benefits; profit sharing and bonus plans; and leave may not be administered in a discriminatory manner between men and women performing equal work. Further, differences in the application of fringe benefit plans that are based upon sex-based actuarial studies cannot be justified as based on "any other factor other than sex."

EEOC warns that if an employer bases benefits available to employees and their spouses and families on whether the employee is the "head of the household" or "principal wage earner" in the family unit, the overall implementation of the plan will be closely scrutinized. An employer may not defend differential benefit plans by arguing that it costs more to provide benefits to one sex than to the other.

Under the section covering inequalities in pay that raise questions under the act, the EEOC has indicated that because the EPA was designed to eliminate wage rate differentials based on sex, situations will be carefully scrutinized in which employees of one sex are concentrated in the lower levels of the wage scale, and where there does not appear to be any material relationship other than sex between the lower wage rates paid to such employees and the higher rates paid to employees of the other sex.

Illuminating the requirement that jobs to be compared must be performed under "similar working conditions," the EEOC defines "working conditions" as encompassing two subfactors: "surroundings" and "hazards." Surroundings measure the elements, such as toxic chemicals or fumes, regularly encountered by a worker, their intensity and their frequency. Hazards are physical hazards regularly encountered, their frequency and the severity of injury they can cause. "Working conditions" does not encompass shift differentials.

The EEOC may investigate, gather data, enter and inspect establishments and records, interview individuals, advise employers regarding any changes necessary or desirable to comply with the act, subpoena witnesses and obtain documents regarding personnel policies, and initiate and conduct litigation. According to the 1986 regulation, the identity of persons giving information in confidence on violations of the act shall not be disclosed unless necessary in a court proceeding.

An employee need not file a complaint with EEOC under the EPA to preserve the right to go to court. However, charges alleging concurrent violations of the EPA and Title VII must be filed within the 180- to 300-day time limit for filing Title VII charges. An employee may recover back pay for up to 2 years, except when an employer is proven to have behaved willfully in discriminating against the complainant, in which case the complainant may recover up to 3 years of back pay.

~ CIVIL RIGHTS ACTS OF 1964 AND 1991 ~

The most significant statute focusing on sex-based employment discrimination since Title VII of the Civil Rights Act of 1964 was passed by Congress and signed by President George Bush in November 1991. The Civil Rights Act of 1991 responded to recent U.S. Supreme Court decisions by expanding protection of victims of discrimination. This act amended Title VII of the Civil Rights Act of 1964 and other Federal civil rights laws in several key ways. For the first time it became possible under Federal law for victims of intentional discrimination based on sex, religion, or disability to recover compensatory and punitive damages, a remedy previously available only for discrimination on the basis of race or color.

The act places a graduated cap on these damages depending upon the size of the employer, but this cap does not include back pay, interest on back pay, front pay, unlimited past pecuniary damages (such as medical bills), or any other type of monetary relief already available under Title VII. Employers with more than 14 and fewer than 101 employees shall not be held liable for damages exceeding $50,000 for compensatory and punitive damages; employers with more than 100 and fewer than 201 employees, $100,000; employers with more than 200 employees and fewer than 501 employees, $200,000; and more than 500 employees, $300,000.

The act alters the balance between employees and employers by restoring the burden of proof to the employer, thereby overriding the *Wards Cove*[6] case. *Wards Cove* is the best known of several recent U.S. Supreme Court cases that limited employees' ability to prove discrimination under civil rights law. According to the new law, an unlawful employment practice based on disparate impact can now be established if

- A complaining party shows that an employer's use of a particular employment practice causes disparate impact on the basis of race, color, religion, sex or national origin; and
- The employer fails to prove that the challenged practice is job related for the position in question and consistent with business necessity; or
- The employer refuses to adopt a less discriminatory alternative employment practice.

Bases of Protection

The previous milestone in establishing women's legal rights to equal employment opportunity was the passage of the Civil Rights Act of 1964. Its Title VII for the first time codified in Federal law the prohibition against sex discrimination in terms and conditions of employment beyond the right to equal pay. Title VII, effective since 1965, remains the major, comprehensive Federal statute protecting employees from discrimination based on race, color, sex, national origin, and religion in hiring, compensation, fringe benefits, promotion, termination, and all other terms and conditions of employment.

An employer may not allow its clients to harass or otherwise cause undue mental distress to its employees in a discriminatory manner. Segregation of customers on the basis of their race or national origin and other forms of discrimination against clients have been considered unlawful on the theory that those practices have an adverse psychological impact on minority employees and derogate their right to work in a nondiscriminatory environment.

Race discrimination in working conditions includes racial harassment by coworkers and lack of effective action on the part of management. In one case a black employee was subjected to numerous instances of coworker harassment, which the court found management and supervisors knew or should have known about and took inadequate steps to prevent. The company also was found to have no clear policy against racial harassment.

The court ordered the employer to take affirmative action, including educating and sensitizing supervisory and management personnel and developing written disciplinary measures to be directed against offending employees and officials. The plaintiff was awarded attorney's fees by the court, which noted that he deserved them for performing a valuable public service although he had not prevailed on all issues.[7]

Adverse employment decisions based on an applicant's or employee's lack of English language skills have been found to violate Title VII of the Civil Rights Act when the language requirement bears no clear and provable relationship to the ability to perform the job successfully. On the other hand, requiring an applicant to pass an English language proficiency test has been found lawful when the job requires English language usage.

Harassment on the basis of national origin is a violation of Title VII. Ethnic slurs and other verbal or physical conduct because of an individual's nationality is harassment if it creates an intimidating, hostile, or offensive working environment; unreasonably interferes with work performance; or negatively affects an individual's employment opportunities.

Religious antidiscrimination law requires employers to reasonably accommodate the religious practices of an employee or prospective employee, unless to do so would create an undue hardship upon the employer. Flexible scheduling, voluntary substitutions or swaps, job reassignment, and lateral transfers are examples of accommodating an employee's religious beliefs. A Jewish airline employee was found to have been improperly harassed on the basis of his religion where he was singled out for unpleasant and exceptionally heavy work.[8]

These protections cover all individuals domiciled or residing in the United States, citizen and non-citizen alike. In addition to Title VII's prohibition against discrimination based on national origin, the Immigration Reform and Control Act of 1986 prohibits discrimination based on national origin and citizenship status.

Coverage

The Civil Rights Acts of 1964 and 1991 are administered by the bipartisan Equal Employment Opportunity Commission (EEOC), whose five members are appointed by the President. Since the 1972 amendments the EEOC has had the power to sue violators as well as the power to investigate and conciliate. Educational institutions and State and local governments were brought under coverage at that time, and numerical exemptions (number of workers or members required for coverage) were lowered. The 1972 amendment also extended coverage of Title VII to Federal employees, and in 1979 enforcement authority for these employees was transferred to the EEOC.

The law now covers all public and private employers of 15 or more persons, public and private employment agencies, labor organizations with 15 or more members, and joint labor-management committees with apprenticeship or other training programs. Indian tribes are exempt as employers. Religious educational institutions or associations are exempt with respect to the employment of persons of a particular religion, but are covered with respect to discrimination based on sex, race, color, or national origin. Federal employees are covered under a separate section of Title VII.

Foreign-owned corporations incorporated under laws of one of the United States are covered, even though they may be subsidiaries of a foreign business. In addition, the act extended Title VII's coverage to U.S. citizens employed by U.S.-owned or -controlled companies in foreign countries, paralleling a 1984 amendment to the Age Discrimination in Employment Act (ADEA) that protects U.S. employees over age 40 working abroad for U.S. companies. Such a company is exempt from coverage, however, if compliance with Title VII or ADEA would constitute a violation of the law of the foreign country in which it is located.

In 1984 the U.S. Supreme Court held in *Hishon* v. *King and Spalding*[9] that Title VII of the Civil Rights Act of 1964 covers the selection of partners in private law firms. The Court reasoned that once a contractual relationship of employment is established, whether written or oral, formal or informal, Title VII's protections of the "terms, conditions, or privileges of employment" are triggered. In this case, the law firm's promise to consider each associate for partnership status after a period of years required the firm to treat partnership candidates without discrimination based on their race, color, religion, sex, or national origin.

Under Title VII, the following are unlawful employment practices:

- *For an employer* to discriminate in hiring or firing; wages and salaries; promotions; or in any terms, conditions, or privileges of employment because of an individual's race, color, religion, sex, or national origin.
- *For a labor union* to discriminate in membership, the classification of members or applicants for membership, or in referrals for employment; or to cause or attempt to cause an employer to discriminate on any of the prohibited bases.
- *For an employment agency* to discriminate in classifying or referring persons for employment on any of the prohibited bases.
- *For an employer, labor union, or joint labor-management committee* to discriminate on the prohibited bases in admission to or employment in any apprenticeship or other training or retraining program.

Exceptions are permitted when sex is a bona fide occupational qualification that is reasonably necessary to the normal operation of the business, an exception the courts have defined very narrowly, as in the case of an actor or actress. Differentials in compensation based on seniority, merit, or an incentive system are permitted.

The largest damage award settlement to date under this law required the State Farm Insurance Company to pay at least $157 million in a class action suit.[10] The court found that the employer deliberately did not hire female agents throughout California. The original plaintiff, Muriel Kraszewski, filed suit after being denied a job as an agent after 12 years as an agent's assistant. She was denied the job on the bases that she could not be protected while on the job at night and that she lacked a college degree, although more than half the male agents also lacked a college degree.

Enforcement

A charge of unlawful employment practice within the meaning of Title VII may be made by any individual who claims to be aggrieved. Upon authorization from this person, a charge on behalf of the person may be filed by an agency, organization, or another person. Individuals or organizations may request that an EEOC commissioner issue a charge for an inquiry into individual or systemic discrimination. Charges must be in writing and may be made in person or by mail at any EEOC office or with any designated agency representative. A formal complaint form is available; however, the agency will accept any written statement that is sufficiently precise to identify the parties and generally describe the action or practices that gave rise to the complaint.

It is illegal for employers, employment agencies, and labor organizations to retaliate against any person because he or she has opposed a discriminatory employment practice or has made charges, testified, or participated in an action under Title VII.

Where EEOC determines there is reasonable cause to believe that Title VII has been violated, it attempts to eliminate the unlawful employment practice by informal methods of conference, conciliation, and persuasion. If the effort fails, the EEOC may bring civil action against the respondent or, in the case of a government or political subdivision, it may refer the matter to the U.S. Attorney General with a recommendation for civil action. If prompt judicial action is determined to be necessary, the EEOC or the Attorney General may seek a court order for temporary or preliminary relief until a decision is made on the merits of the charge. Private individuals also may seek temporary or preliminary relief on their own initiative.

In an important case for academic women, a unanimous U.S. Supreme Court in *University of Pennsylvania* v. *Equal Employment Opportunity Commission*[11] held that the EEOC has the power to subpoena confidential tenure review files from a university accused of discriminating in denying tenure to a professor. In previous litigation, courts had been hesitant to delve into the motives of well-educated and prestigious faculty members on behalf of discrimination litigants and had agreed that academic freedom protected personnel decisions within universities.

In what has been termed a "mixed motives" case, *Price Waterhouse* v. *Hopkins*,[12] the Supreme Court analyzed employment decisions that are tainted by discrimination, but that could also be justified with reference to nondiscriminatory bases. The Civil Rights Act of 1991 revised the law so that an employer is prohibited from allowing sex, race, color, religion, or national origin to motivate any employment decision, even if the employer can demonstrate that it would have taken the same action without considering sex, race, or another prohibited basis for an employment decision. In this instance, a court may not award damages or require reinstatement, hiring, or promotion but may prohibit the employer from considering the discriminatory factor in the future.

The new law also creates the Glass Ceiling Commission to promote work force diversity and to study how management and decisionmaking positions are filled and how the necessary qualifications are developed to foster the advancement of minorities and women into higher level positions.

(**Note**: Additional details are included later in this chapter in the section on "The Glass Ceiling," under Federal Government Initiatives.)

Private Sector Charges

A charge must be filed with EEOC within 180 days of the alleged discriminatory act. That limit may be extended to 240 to 300 days where there is a State or local fair employment practices agency (FEPA) in the area or to within 30 days of notice that the FEPA has completed action on the charge, whichever is earlier.

Some actions may be continuing violations of Title VII and may be subject to a special determination as to final date of an allegedly unlawful practice. For example, in the case of a worker who is laid off and not recalled, the time limit for filing a charge may depend on whether the layoff and recall activities are regarded as discrete or as continuing activities. The denial of employment to a particular person does not start the count on the time limit for filing a charge if an employer or union thereafter maintains and supports a discriminatory hiring system.

The EEOC notifies the complainant of her or his right to bring a civil action in these specific instances: when EEOC has been unable to obtain voluntary conciliation and has decided not to bring civil suit; when EEOC has entered into a conciliation agreement to which the person claiming to be aggrieved is not a party; and when EEOC has dismissed a charge. Such notices also are issued upon request when EEOC has had jurisdiction of a charge for 180 days, or if it determines before 180 days that it will be unable to complete its administrative processing of the charge within that time.

Federal Employees' Administrative Complaint Procedure

Effective October 1, 1992, EEOC revised the way that Federal agencies and the EEOC process administrative complaints and employment discrimination appeals filed by Federal employees and applicants for Federal employment. The new regulation[13] will enable quicker, more efficient processing of complaints and promote impartial, fair, and early resolution of complaints.

A Federal employee or applicant who wishes to file a discrimination complaint must contact a counselor within 45 days of the discriminatory event. In certain limited circumstances,[14] this time limit may be extended. According to the EEOC, Federal employees file EEO complaints at a rate three times greater than private sector employees file charges,[15] and thus a longer time period for initial contact is not warranted.

A 90-day time limit has been prescribed for the counseling phase of a complaint to give both complainant and agency an opportunity to resolve the complaint by voluntary efforts in cases in which the agency has an established dispute resolution procedure available and the complainant chooses to use it. In all other situations, the time limit for counseling remains 30 days, with a 60-day extension available if both parties consent.

The agency is now required to complete its investigation within 180 days of the filing of the complaint, unless the complainant agrees to extend processing for up to an additional 90 days. At the end of the 180 days, the agency must provide a copy of the complaint file to the complainant. After 180 days have elapsed from the filing of the complaint, the complainant may request a hearing by an EEOC administrative judge or an immediate final decision by the employing agency.

If the complainant does not request a hearing within 30 days, or if the complainant requests a final decision, the agency has 60 days to issue the decision. If the complainant requests a hearing within 180 days of receipt of the request for a hearing, the administrative judge will issue findings of fact and conclusions of law on the merits of the complaint and, where a finding of discrimination is made, an appropriate remedy will be ordered. These findings and order will become final unless the agency rejects or modifies them. After the final decision of the agency is issued, or the findings and conclusions become final, the complainant may appeal by filing an appeal with the EEOC's Office of Federal Operations (OFO) to obtain appellate review of the agency's final decision. The complainant may also file a civil action in Federal court in certain circumstances.

The Civil Rights Act of 1991 increased the time for a Federal employee to file suit from 30 to 90 days after receipt of an EEOC decision, bringing Federal employees into parity with non-Federal employees.

EEOC Sex Discrimination Guidelines

Because sex discrimination sometimes takes forms that are different from discrimination on other bases, the EEOC has issued sex discrimination guidelines. The guidelines provide a narrow interpretation of what constitutes a bona fide occupational qualification. For example, the guidelines state that the refusal to hire an individual cannot be based on assumed employment characteristics of women in general and that preferences of customers or existing employees should not be the basis for refusing to hire an individual. The guidelines declare that it is an unlawful employment practice to classify a job as "male" or "female" or to maintain separate lines of progression or seniority systems. They also bar hiring based on the classification or labeling of "men's jobs" and "women's jobs" or advertising for workers under male and female headings.

In addition, the guidelines say that State laws which prohibit or limit the employment of women in certain occupations (in jobs requiring the lifting or carrying of weights over certain prescribed limits, or for work during certain hours of the night, for more than a specified number of hours per day or per week, and for certain periods of time before and after childbirth) discriminate on the basis of sex because such laws do not take into account the capacities, preferences, and abilities of individual women. Thus, these laws conflict with and are superseded by Title VII. This position has been upheld in a series of court cases—the conflict between Federal and State laws on this point was largely resolved in the early 1970's.

Regarding State laws that require minimum wage and premium pay for overtime for women only, the EEOC deems it an unlawful employment practice for an employer to refuse to hire women in order to avoid the payment of minimum wages or overtime pay required by State law, or in order not to provide the benefits for men. The agency takes a similar position in regard to other State employment laws that are oriented toward one sex, such as laws requiring special rest and meal periods or physical facilities for women. Even if an employer can prove that business necessity precludes providing these benefits to both women and men, the employer must not provide them to members of either sex.

The EEOC guidelines also declare that it is an unlawful employment practice for an employer to discriminate between men and women with regard to fringe benefits (such as medical, hospital, accident, life insurance, and retirement benefits; profit-sharing and bonus plans; and leave) and other terms, conditions, and privileges of employment. For example, it is unlawful for an employer to have a pension or retirement plan that specifies different benefits on the basis of sex. The U.S. Supreme Court has upheld this guideline in a case involving a city agency that required female employees to make larger contributions to its pension fund than were made by male employees, *City of Los Angeles* v. *Manhart*.[16] The city agency had based its practice on mortality tables and on its experience that female employees had greater longevity than male employees, resulting in a greater pension cost for the average female retiree than for the average male retiree. The Supreme Court ruled that Title VII, which focuses on fairness to individuals rather than on fairness to classes of persons, precludes treating individuals simply as the components of a group. Thus, even though women as a class outlive men, this cannot justify disqualifying an individual to whom the longevity characteristics of a group may not apply.

The Supreme Court again addressed these issues in *Arizona Governing Committee* v. *Norris*,[17] considering whether sex-based actuarial tables may be used in calculating retirement benefits. The Court concluded that "the classification of employees on the basis of sex is no more permissible at the pay-out stage of a retirement plan than at the pay-in stage."[18]

Theories of Discrimination

There are three principal "theories" of discrimination, each of which gives rise to a specific type of discrimination claim. These are the disparate treatment claim, the disparate impact claim, and the mixed motives claim. These theories differ in the nature of the evidence that is required to prove an allegation of discrimination. While these theories will be described separately, a particular case may fit more than one of the theories.

In general, the burden of proof in an employment discrimination case usually refers to the burden of persuading a trier of fact, that is a judge or a jury, that the complainant's allegations are more likely true than not true. This standard of proof, the "preponderance of the evidence" standard, requires that the evidence must be just enough, at least, to "tip the scales" in the complainant's favor. This is a much easier standard to meet than the "beyond a reasonable doubt" standard used in criminal cases.

A disparate treatment claim involves an allegation that an individual was treated differently because of some personal characteristic, such as race, sex, or national origin, in the context of a similar employment situation. The key issue in a disparate treatment case is whether the employer intentionally treated the complainant differently because of sex, race, national origin, color, disability, age, or religion.

A "mixed motives" case is a type of disparate treatment claim in which the employer is alleged to have treated the complainant differently for more than one reason, but at least one of those reasons was discriminatory.

In contrast to the disparate treatment and mixed motives theories of discrimination, the disparate impact theory does not require proof of an employer's intent to treat a complainant differently because of his or her membership in a protected class. Instead, an apparently neutral or "innocent" practice or policy utilized by the employer has the practical effect of disadvantaging a protected group more than other groups. According to this theory, an employer may apply the practice equally to everyone, but the result is that some groups are favored and some are disadvantaged.

A common example of a practice that may give rise to a disparate impact claim is the use of a minimum height requirement, such as 5'7", for a police officer position. This requirement might appear neutral until the employer compares percentages of men and women and members of various ethnic groups who can meet this requirement. A higher proportion of women and members of certain minority groups are shorter than 5'7" than are nonminority men. Unless the height requirement can be justified under the "business necessity" defense, the employer would be barred from using it to screen applicants. Another, more job-related, criterion would have to be developed.

Hiring

Uniform Guidelines in Employee Selection Procedures[19] were adopted in 1978 by the EEOC, the Civil Service Commission (now the Office of Personnel Management), the Department of Labor's Office of Federal Contract Compliance Programs, and the Department of Justice. These standards must be observed by employers, government contractors, labor unions, Federal fund recipients, and licensing and certification boards which place restrictions on the recruitment or hiring of workers.

The fundamental principle underlying the guidelines is that employer policies or practices that have an adverse impact on employment opportunities of any race, sex, or ethnic group are illegal under Title VII and Executive Order 11246, as amended, unless justified by business necessity. Adverse impact may be determined by applying a four-fifths or 80 percent rule of thumb. Thus, a selection rate for any race, sex, or ethnic group that is less than four-fifths (or 80 percent) of the rate for the group with the highest rate will generally be regarded as evidence that the test or selection device is having an adverse impact.

If business necessity is the defense, a technical process of validation is normally used to demonstrate the relation between the selection procedure and performance on the job.

Even if a particular requirement is job related, a woman may be able to show that the employer could meet its legitimate business needs in a way that has a less negative impact on women's job opportunities. For example, a trucking company might be able to show that a requirement that its truckers have 2 years' previous experience in driving trucks is job related. Such a requirement would obviously exclude a large number of women, since women in the past have been discriminatorily denied truck driving jobs. A woman applicant might be able to show that a driving test or consideration of previous related experience (for example, driving a school bus) would assure the employer of qualified employees, while at the same time diminishing the exclusionary effect of the 2-year experience rule. If an employer can use one of several means to satisfy its legitimate business needs, most courts require that it utilize the one that has the least adverse impact on women or minorities.[20]

Since Title VII of the Civil Rights Act of 1964 encourages voluntary compliance with the law and conciliation rather than lawsuits, EEOC has long promoted voluntary affirmative action. Issued in 1979, EEOC guidelines[21] suggest the kind of affirmative action that is permitted on a voluntary basis by employers who want to overcome the effects of past or present practices, policies, or other barriers to equal employment opportunity. The steps recommended in the EEOC guidelines are very similar to OFCCP regulations, that is, analyze the work force and employment practices, identify problems, and take remedial action, including setting goals and timetables where underutilization of a racial minority group or women has been found.

It is the Commission's interpretation that appropriate voluntary affirmative action, or affirmative action pursuant to an administrative or judicial requirement, does not constitute unlawful discrimination in violation of Title VII. Under the Executive Order and under the voluntary affirmative action described by Title VII, the goals are guides or targets and are flexible. Even if they are not met, the employer can still be in compliance with the law if he or she has taken remedial steps in good faith to resolve any problem areas.

In *Johnson* v. *Transportation Agency, Santa Clara County*,[22] the Supreme Court addressed the legality of a voluntary affirmative action plan for women for the first time. The Court upheld the plan, which provided for the consideration of the gender of a qualified applicant in promotion decisions within traditionally segregated job categories in which women had been significantly underrepresented.

When a discrimination complaint has been made, the parties involved can agree to a remedy in a conciliation agreement or a consent decree and save the cost, stress, and uncertainty of a court case. Such agreements may contain affirmative action procedures similar to those described above.

If voluntary compliance efforts have not proved sufficient and a court has found discrimination under Title VII, the court may order appropriate affirmative action "which may include but not be limited to reinstatement or hiring of employees with or without back pay...or any other equitable relief as the court deems appropriate." Many courts have ordered special recruiting and training programs, and goals and timetables for minorities and women when the court has determined that certain practices have unlawfully excluded them. Remedies in such an order are far less flexible than in voluntary plans or affirmative action plans under Executive Order 11246.

Pregnancy Discrimination Act of 1978

Early versions of sex discrimination guidelines issued by the Equal Employment Opportunity Commission under Title VII of the Civil Rights Act of 1964 did not specifically mention pregnancy-related disability. In a 1972 revision of the guidelines, the EEOC included a statement that disabilities caused or contributed to by pregnancy, miscarriage, abortion, childbirth, and recovery were to be treated as other temporary non-job-related disabilities are treated with regard to such matters as leave, insurance, accrual of seniority, and reinstatement. A number of States adopted similar guidelines.

Federal district and appellate courts generally upheld this guideline. However, the U.S. Supreme Court, beginning a 15-year trend away from regular expansions of employees' right not to suffer employment discrimination, ruled in 1976 in *General Electric* v. *Gilbert et al*[23] that a company's disability benefits plan does not violate Title VII if it fails to cover pregnancy-related disabilities. A year later, the Court ruled that Title VII does not require a company to let an employee use her accrued sick leave for a leave of absence because of pregnancy disability.[24] In that case the Court also held that the employer's policy of denying accumulated seniority to female employees returning from pregnancy leave violated Title VII by depriving these employees of employment opportunities and adversely affecting their status as employees.

To counteract the *General Electric* decision, Congress amended Title VII, stating that discrimination on the basis of pregnancy, childbirth, or related medical conditions clearly constitutes unlawful sex discrimination.

The Pregnancy Discrimination Act of 1978 amended section 701 of the Civil Rights Act of 1964 by adding the following new subsection:

> (k) The terms "because of sex" or "on the basis of sex" include, but are not limited to, because of or on the basis of pregnancy, childbirth, or related medical conditions; and women affected by pregnancy, childbirth, or related medical conditions shall be treated the same for all employment-related purposes, including receipt of benefits under fringe benefit programs, as other persons not so affected but similar in their ability or inability to work, and nothing in section 703(h) of this title shall be interpreted to permit otherwise. This subsection shall not require an employer to pay for health insurance benefits for abortion, except where the life of the mother would be endangered if the fetus were carried to term, or except

> where medical complications have arisen from an abortion: Provided, that nothing herein shall preclude an employer from providing abortion benefits or otherwise affect bargaining agreements in regard to abortion.

The report issued by the conference committee stated:

Because the conference substitute applies to all situations in which women are "affected by pregnancy, childbirth, and related medical conditions," its basic language covers decisions by women who chose to terminate their pregnancies. Thus, no employer may, for example, fire or refuse to hire a woman simply because she has exercised her right to have an abortion.

The exclusion of abortion benefits from the conference substitute is intended to be limited to benefits for the abortion itself. If a woman suffers complications from an abortion, medical payments and disability or sick leave benefits for the treatment of the complications would be covered.

Under this law, which is now subsumed in Title VII, the following actions are illegal:

- To refuse to hire or promote pregnant women because they are pregnant;
- To terminate women because they are pregnant;
- To arbitrarily establish mandatory leave for pregnant women that is not based on their inability to work.

In *Newport News Shipbuilding and Dry Dock Co.* v. *EEOC*,[25] the Supreme Court decided that the Pregnancy Discrimination Act provides protection not only for female employees but also for the spouses of male employees at the same company. The Court held that an employer's health benefit plan that provided more extensive pregnancy coverage to female employees than to spouses of male employees violated Title VII, because such a plan provided a less inclusive benefits package to married male employees than that provided to married female employees.

In *California Federal Savings & Loan Association* v. *Guerra*, the Supreme Court upheld a State statute that requires employers to grant employees disabled by pregnancy up to 4 months unpaid leave with qualified reinstatement rights. The Court rejected the argument that the Pregnancy Discrimination Act requires employers to treat employees disabled by pregnancy the same as, but no better than, other disabled employees. The Court specifically held that the act did not prohibit more advantageous treatment for pregnancy and embraced a lower court's conclusion that the Pregnancy Discrimination Act establishes "a floor beneath which pregnancy disability benefits may not fall—not a ceiling above which they may not rise."[26] The Court also noted that an employer could comply with both the California law and Title VII and that the California law does not require doing an act which is unlawful under Title VII. Employers are free to give comparable benefits to other disabled employees.

The largest pregnancy discrimination settlement yet reached by the Equal Employment Opportunity Commission was with the American Telephone and Telegraph Company, announced in July 1991.[27] A 1978 lawsuit on behalf of 13,000 employees who had suffered employment discrimination because of pregnancy between 1965 and 1977 was settled for $66 million. From 1965 until 1977 the company required women to take unpaid maternity leave at the end of their sixth or seventh month of pregnancy, allowed them only 30 days credit toward their seniority—while employees on disability received full credit—and offered them no guarantee of a job when they returned from maternity leave. These policies were abolished by 1978, when an amendment to Title VII of the Civil Rights Act clarified the rights of pregnant women.

EEOC has clarified its enforcement position to state that the law does not require an employer to provide a specific number of weeks for maternity leave; to treat pregnant employees differently from other employees with respect to hiring or promotions; or to establish new medical, leave, or other benefit programs where none currently exist. The basic principle of Title VII reflected in the guidelines is that women affected by pregnancy and related conditions must be treated the same as other applicants on the basis of their ability or inability to work. A woman unable to work for pregnancy-related reasons is entitled to disability benefits or sick leave on at least the same basis as employees unable to work for other medical reasons. However, apparently neutral sick-leave policies may be successfully challenged for their disparate impact on pregnant employees.

In *EEOC* v. *Warshawsky*[28] a pregnant employee who had been denied sick leave and had been discharged due to a disability caused by pregnancy challenged an employer's written policy which required all employees to work at least 1 year before they were eligible for sick leave. The Federal district court ruled that this policy had a disparate impact on female employees who were pregnant, thus violating Title VII. The employer was found not to have shown that this policy served legitimate business needs.

In *Wimberly* v. *Labor and Industrial Relations Commission*[29] the Supreme Court was unwilling to infer a preferential treatment requirement from a 1976 amendment to the Federal Unemployment Tax Act (FUTA), which prohibits State unemployment compensation laws that discriminate "solely on the basis of pregnancy or termination of pregnancy."[30] An employee denied unemployment compensation after her employer refused to reinstate her upon return from pregnancy leave challenged a Missouri law under which all persons who leave work for reasons not causally connected to the work or the employer are disqualified from receiving benefits. In a unanimous decision, the Court agreed that the Missouri practice does not discriminate on the basis of pregnancy, since all employees who leave their jobs for a medical reason, after which their jobs become unavailable, are ineligible for benefits.

Sexual Harassment

Under Federal law, sexual harassment is a discriminatory, and therefore unlawful, employment practice. Upholding the Equal Employment Opportunity Commission's guidelines, in *Meritor Savings Bank* v. *Vinson*[31] the U.S. Supreme Court in 1986 ruled unanimously that sex discrimination that creates a hostile or abusive work environment affecting a term, condition, or privilege of employment violates Section 703(a) of Title VII of the Civil Rights Act of 1964, as amended. Section 703 prohibits the imposition of an onerous condition of employment upon any individual because of that person's sex.

Beginning with the first U.S. Supreme Court decision on sexual harassment in 1986, judicial perceptions and understanding of sexual harassment, particularly the hostile work environment type, have developed rapidly. Workplace interactions between men and women involving power and sexuality have been subjected to an increasingly deeper level of scrutiny. Women workers and their attorneys have effectively altered the way society and legal decisionmakers think about these issues.[32]

In her groundbreaking book, *Sexual Harassment of Working Women*, Catharine MacKinnon defined sexual harassment as the "unwanted imposition of sexual requirements in the context of a relationship of unequal power."[33] She argued that work provides an opportunity for women to become economically self-sufficient and that sexual harassment "undercuts woman's potential for social equality in two interpenetrated ways: by using her employment position to coerce her sexually, while using her sexual position to coerce her economically."[34] MacKinnon's impact on sexual harassment law "must count as one of the more dramatic and rapid changes in legal and social understanding in recent years."[35]

Judges, attorneys, and legislators are currently in the process of using cases brought by individual plaintiffs to learn more about how sexual harassment discriminates against women and how to shape effective remedies. Recently the courts have begun to widen their vantage point in assessing sexual harassment allegations to include considering the viewpoint of the "reasonable woman." In *Ellison* v. *Brady*,[36] the Ninth Circuit Court of Appeals ruled that sexual harassment should be analyzed from the "perspective of a reasonable woman primarily because we believe that a sex-blind reasonable person standard tends to be male-biased and tends to systematically ignore the experiences of women."[37] In *Robinson* v. *Jacksonville Shipyards*,[38] decided the same month, a Federal district court found a sexualized work environment to constitute sexual harassment per se. These decisions suggest a trend toward incorporating the viewpoints and sensibilities of women workers, especially as shaped by their social inequality, into the legal analysis of sex discrimination.

The 1980 guidelines[39]

- define what constitutes sexual harassment in violation of Title VII;
- state the manner in which EEOC will determine whether alleged conduct constitutes sexual harassment;
- apply general Title VII principles that employers are responsible for their acts and those of their agents and supervisory employees with respect to sexual harassment;
- state the circumstances in which employers will be considered responsible for acts of sexual harassment in the workplace with respect to conduct between fellow employees and acts of nonemployees toward employees;
- suggest steps an employer should take to prevent sexual harassment; and
- state that employers may be held liable when qualified persons are denied an employment opportunity or benefit as a result of the granting of such opportunities and benefits to another person because of submission to the employer's sexual advances or requests for sexual favors.

The EEOC guidelines define sexual harassment as follows:

- Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when
  (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment,
  (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such an individual, or
  (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Sexual harassment law is undergirded by court decisions holding employers liable under Title VII when racial or ethnic harassment has created psychologically damaging work environments. Behavior censured by the courts has included the use of the word "nigger," ethnic "kidding" of Spanish-surnamed employees, telling derogatory or ethnic jokes, calling black female employees "girls," requiring black employees to use exaggerated courtesy titles when addressing white supervisors, referring to black employees by first names while using "Mr." or "Mrs." for white employees, and a barrage of anti-Semitic verbal abuse by a supervisor.[40] Homosexual harassment also has been found by some courts to fall within Title VII.[41]

Courts have also begun to recognize that women of color may face unique patterns of harassment. In *Hicks* v. *Gates Rubber Co.*[42] the Tenth Circuit Court held that evidence of racially hostile treatment could be combined with that of sexual harassment to establish a hostile work environment toward a black woman employee, which would not be disproved by a showing that white females or black males were not so unfavorably treated.

There were 75 sexual harassment complaints to the Equal Employment Opportunity Commission in fiscal year 1980.[43] In fiscal year 1988 there were 5,215 sexual harassment complaints filed with the EEOC. In the last quarter of 1991, sexual harassment claims filed with the EEOC were 71 percent higher than in the same quarter of 1990.[44]

Quid pro quo sexual harassment has been defined as a situation in which a supervisor demands sexual behavior in exchange for employment benefits. Many courts have exacted stringent requirements for the victim to get relief, including showing a loss of a tangible benefit. A tangible economic loss may include termination, transfer, delay or denial of job benefits, or adverse performance evaluations.

Courts have also recognized that psychological well-being is included within Title VII's "terms, conditions, or privileges of employment." And while quid pro quo harassment can only be committed by someone with authority to change an employee's job status, employers, supervisors, coworkers, customers, or clients can create the form of sexual harassment known as a hostile work environment. This type of harassment has been described as more pervasive and more elusive than the quid pro quo type, as "fill[ing] the air with a tense combination of lust and contempt."[45]

The Seventh Circuit Court found a hostile work environment in a case of a woman worker exposed to obscene and derogatory language.[46] (In this case coworkers called the plaintiff "slut" and "bitch," grabbed her crotch, and displayed sexually offensive drawings, some of which included the plaintiff, and no disciplinary action was ever taken.) Hostile work environments were also found in cases in which supervisors consistently made sexually explicit and demeaning remarks to the plaintiff, including references to the size of her breasts, and kept track of her menstrual periods.[47] In one case the company had a history of management's tolerating vulgar language directed toward women employees.[48] In another, the employer kissed, rubbed up against, trapped, touched, unzipped the uniform of and exposed himself to the plaintiff.[49]

Some courts found certain conduct to be sexual and offensive but declined to find that it interfered with plaintiff's work.[50] One court found the level of sexual harassment necessary for a legal finding to be fairly high, ruling that "[a]lthough the behavior which could rise to the level of sexual harassment cannot be precisely defined, it is clearly more abusive than what plaintiff alleges—one incident in which her supervisor grabbed her, kissed her against her will and suggested that she would 'go a long way' if she did 'everything right.'"[51]

The first decision rendered by the U.S. Supreme Court on the nature of sexual harassment under Title VII is *Meritor Savings Bank* v. *Vinson*,[52] in which, in a unanimous opinion, the Court found that a plaintiff may establish a violation of Title VII by proving that discrimination based on sex has created a hostile or abusive work environment, but such conduct must be "sufficiently severe or pervasive" as to affect a term, condition, or privilege of employment. The Court found that the woman worker's allegations included not only pervasive harassment but also "criminal conduct of the most serious nature," and thus the allegations were "plainly sufficient" to state a claim for hostile environment harassment.[53] The Court reasoned that the requirement that "a man or woman run a gauntlet of sexual abuse in return for the privilege of being allowed to work and make a living can be as demeaning and disconcerting as the harshest of racial epithets."[54]

Proceeding into the complex area of cross-gender communication, the Court addressed the question of the plaintiff's compliance with sexual demands by her supervisor by holding that the correct inquiry was whether Vinson "by her conduct indicated that the alleged sexual advances were unwelcome, not whether her actual participation was voluntary," and that evidence such as dress and the plaintiff's fantasies was "obviously relevant" in determining whether sexual harassment occurred.

Some legal analysts argue that since Vinson's supervisor maintained that the alleged sexual incidents never occurred, not that Vinson welcomed his advances, the Court could properly have declined to consider whether the plaintiff's fantasies and clothing supported a finding that the supervisor's advances were welcome. By admitting such evidence, the courts risk turning the woman employee into the accused and thus shift the legal focus from the conduct of the alleged harasser to the nature of the sexual behavior of the harassed. Based on *Meritor*, courts may now consider this type of evidence whether or not it is extraneous to the sexual harassment alleged.

Plaintiffs may hesitate to pursue a sexual harassment claim if they anticipate the embarrassment of having their entire sexual histories revealed in a courtroom during a trial. In one case[55] the district court ruled that allowing the employer to use the legal process to discover intimate details of the complainant's life would militate against prosecution of sexual harassment cases, is a serious invasion of privacy and therefore should not be permitted except in extraordinary circumstances. In that case the employer had sought to discover the name of each person with whom the plaintiff had sexual relations in the past 10 years. The Court noted that similar questioning once confronted rape victims who often found their own moral characters on trial during the prosecution of their assailants:

> By carefully examining our experience with rape prosecutions, however, the courts and bar can avoid repeating in this new field of civil sexual harassment suits the same mistakes that are now being corrected in the rape context...[T]he use of evidence of a complainant's past sexual behavior is more often harassing and intimidating than genuinely probative [likely to shed light on facts], and the potential for prejudice outweighs whatever probative value such evidence may have. Certainly, then, in the context of civil suits for sexual harassment, and absent extraordinary circumstances, inquiry into such areas should not be permitted, either in discovery [pre-trial investigation by the opposing side] or at trial.[56]

In 1990 the EEOC reissued a lengthy Policy Guidance on Current Issues of Sexual Harassment to help define sexual harassment and various issues of employer liability left unclear by *Meritor*. The EEOC indicates that the mere existence of a company policy against harassment will not protect an employer from a suit, but that an employee's failure to complain through an effective grievance procedure may divest an employer of liability.

The EEOC agreed that employers should always be held directly responsible for acts of quid pro quo harassment, but the agency interpreted *Meritor* as requiring a careful evaluation of hostile work environment claims to determine whether the employer knew or should have known about the harassing conduct or failed to have an effective grievance procedure and was therefore liable. The EEOC further suggested that actual knowledge of sexual harassment by supervisors, whether acquired by direct observation, the filing of a discrimination complaint, or other means, always implicates the employer, if immediate and corrective action is not forthcoming, even if an antiharassment policy exists and a grievance procedure is available.

A Federal court in Florida found in *Robinson* v. *Jacksonville Shipyards, Inc.*[57] that the plaintiff's testimony of 11 years' work experience as a welder—during which she was subjected to continuing visual and verbal sexual assaults through the pervasive presence of photographs of nude women, with exposed breasts and pubic areas in sexually submissive postures—constituted a violation of Title VII, even though the employer did have a policy against sexual harassment for part of the time in question. The court found expert testimony that "when sex comes into the workplace, women are profoundly affected...in their job performance and in their ability to do their jobs without being bothered by it"[58] provided an evidentiary basis for concluding that "a sexualized working environment is abusive to a woman because of her sex."[59]

The employer can be held legally responsible for coworker sexual harassment if the employer knew or should have known, if he or she paid reasonable attention to the working conditions, of pervasive harassment and did not respond. In *Hall* v. *Gus Construction Co.*[60] female traffic controllers working for a construction company were subjected to a hostile working environment when coworkers referred to them by obscene names, repeatedly asked them to engage in sex, touched their breasts and thighs, picked them up so others could touch them, and exposed themselves. The supervisor knew about the conduct and did nothing. Several cases have been initiated by women who work in traditionally male occupations such as air traffic control, trucking, law enforcement, car sales and repair, corrections, construction, firefighting, and plumbing, and thus are particularly vulnerable to harassment by a conspiracy of a group of male coworkers against the sole woman or few women employees.

The California Supreme Court declined to review and thus allowed to stand an appellate court decision in *Fisher* v. *San Pedro Peninsula Hospital*[61] that a nurse could sue her supervising physician and their hospital for environmental sexual harassment based on the physician's unwelcome sexual advances toward other female employees in the nurse's presence. The court also ruled, however, that such a bystander to environmental sexual harassment had a higher burden of proof than one who was the actual object of harassment.

In *Ellison* v. *Brady*[62] the Ninth Circuit Court of Appeals ruled that sexual harassment should be analyzed from the "perspective of a reasonable woman primarily because we believe that a sex-blind reasonable person standard tends to be male-biased and tends to systematically ignore the experiences of women."[63] The court called for a complete understanding of the target's point of view, which requires, among other things, an analysis of the different perspectives of men and women. The court acknowledged that conduct which many men consider unobjectionable may offend many women. The court held that "a female plaintiff states a prima facie case of hostile environment sexual harassment when she alleges conduct which a reasonable woman would consider sufficiently severe or pervasive to alter the conditions of employment and create an abusive working environment."

Ellison is a particularly important case regarding women employees' attempts to fend off unwanted sexual advances from coworkers. In *Ellison*, the employer imposed only the mildest sanction for the behavior of the coworker; indeed, at one point he suggested transferring the target in order to solve the problem. The perception of unwanted coworker sexual attentions as dangerous to the woman employee is one that at least the Ninth Circuit Court of Appeals appears willing to credit.

An employer's failure to address sexual harassment promptly and effectively can result in serious to fatal consequences for women employees. In a Minnesota case a man who had an obsession with and finally was convicted of murdering a female coworker was subsequently rehired by their former employer. After a history of threats and violence against a second female employee, he murdered her too. When her family filed a wrongful death suit against the employer, the court ruled that the family could seek punitive damages from the employer, based on what may have been deliberate disregard for the safety of its employees.[64]

Sexual harassment by nonemployees usually involves the conduct of clients or customers, which is sometimes overtly encouraged by employers' job requirements that female employees wear revealing clothing or act in a provocative manner to stimulate business. In one case[65] cocktail waitresses were required to project sexual availability by wearing provocative outfits, flirting, and dancing both alone and with customers in a sexually provocative manner. Waitresses were subsequently subjected to unwelcome sexual advances and physical and verbal sexual abuse. EEOC guidelines provide that, as in cases of harassment by coworkers, the employer may be liable if an employer or its agents or supervisors knew or should have known of the conduct, unless immediate and appropriate corrective action was taken.

The 1990 EEOC Policy Guidance distinguishes between verbal and physical conduct that is actionable:

> The Commission will presume that the unwelcome, intentional touching of a charging party's intimate body area is sufficiently offensive to alter the conditions of her working environment and constitute a violation of Title VII. More so than in the case of verbal advances or remarks, a single unwelcome physical advance can seriously poison the victim's work environment. If a supervisor sexually touches an employee, the Commission normally would find a violation. In such situations, it is the employer's burden to demonstrate that the unwelcome conduct was not sufficiently severe to create a hostile work environment.

Offensive verbal or physical conduct need not be overtly sexual to be deemed sexual harassment. Evidence of threats of physical violence and incidents of verbal abuse can be considered in determining whether the employee has established a claim of hostile work environment. For example, the forcible restraint of a woman employee by her male supervisor, who grabbed and twisted her arm, was found to be sexual harassment, despite the absence of sexual conduct.[66]

Complainants also have sought court intervention using a theory that they were constructively discharged from their employment by sexual harassment. When an employer maintains a hostile work environment or, after being informed, allows a supervisor to engage in quid pro quo sexual harassment of employees, an employee who quits her job rather than continue to work under these circumstances may argue that these conditions forced her to leave her job and that her employer should be held liable for her loss of pay. An employee need not actually quit her job to claim that she was constructively discharged. She may be on forced medical leave with or without pay because of emotional or physical damage she incurred as a result of sexual harassment. But constructive discharge will not be found by the courts if resignation occurred because of other reasons or if the employer did not receive notice of the harassment or was not given sufficient time to remedy the situation.

In 1991 the EEOC stepped up its enforcement of protections against sexual harassment by issuing a set of model legal pleadings to its attorneys throughout the Nation and to women's groups, in an effort to speed prosecution. The new EEOC directive emphasizes that charges of serious sexual harassment must be expedited after prompt investigation; they shall be taken to court to request that the employer immediately cease the sexual harassment of the complaining party, pending a thorough investigation and conciliation efforts by EEOC.

In 1992 the U.S. Supreme Court decided its second sexual harassment case in *Franklin* v. *Gwinnett County Public Schools*.[67] A former high school student filed suit for money damages against her high school under Title IX of the Education Amendments of 1972. She alleged that she had been subjected to continual sexual harassment, including coercive intercourse, by a teacher and that the school district had refused to process her complaint adequately. The Supreme Court held that a money damages remedy is available for an action brought to enforce Title IX, greatly expanding the remedies available for both students and employees in school systems that receive Federal financial assistance.

The courts are considering an increasingly wide variety of legal bases for relief in employment sexual harassment cases. Title VII of the Civil Rights Act, as amended by the Civil Rights Act of 1991, is one basis. Others include Sections 1981, 1983, and 1985 of the U.S. Code with underlying allegations of denial of Federal Constitutional equal protection and due process rights; Title IX of the 1972 Education Amendments; the Racketeer Influenced and Corrupt Organizations Act (RICO); State fair employment laws; State equal rights amendments, and the range of State common law actions, such as assault, battery, intentional infliction of emotional distress, interference with contractual relationships, and invasion of privacy.

The remedies available under Title VII include reinstatement, back pay, front pay, restoration of benefits, and attorneys' fees. Compensatory and punitive damages have become available since the passage of the Civil Rights Act of 1991, and may also be available under the common law of individual States.

Terminations

In 1988 terminations were the single largest category of sex discrimination complaints filed with the EEOC under Title VII.[68] Terminations, like other employment decisions, must be made without discrimination on the basis of sex, race, religion, and national origin.

An employee who resigns from a position rather than continue to be exposed to illegal and intolerable employment practices or conditions—such as intimidation by coworkers and supervisory personnel, racially discriminatory reprimands, or sexual harassment—may be found to have been constructively discharged and therefore may be able to secure remedies to make him or her whole, including reinstatement, back pay, and money damages. Where no reasonable alternative to quitting was offered, a female employee's resignation necessitated by pregnancy and the need to avoid radiation hazards to her developing fetus has been viewed as unlawful.

Fairness and issues of notice of inadequate work performance with opportunity to respond and to correct the problem have only recently formed a basis for legal challenge for employees who are not covered by collective bargaining agreements. Until the middle of the 20th century, the legal relationship between employers and employees was governed almost completely by the doctrine of "employment-at-will," which meant that throughout the United States an employer could fire an employee "for good cause, for no cause, or even for cause morally wrong, without being thereby guilty of legal wrong."[69] Since the passage of several major Federal civil rights laws over the past 30 years and the expansion of exceptions to the employment-at-will rule in many States, today employees cannot be discharged without just cause as readily as in the past.[70] The development of exceptions to the employment-at-will doctrine became a dominant issue in employee relations during the past decade.

The courts of almost every State have developed judicial exceptions to the employment-at-will rule, and more than half of the States have recognized both contract exceptions and public policy exceptions. State legislatures have enacted laws to protect employees' rights to fairness and due process when being threatened with termination. As courts have recognized new theories of liability, employers have developed new approaches and new defenses, such as contract disclaimers and alternative dispute resolution. Likewise, the States that have recognized exceptions to employment-at-will now confront questions of how inclusive those exceptions should be and how to balance employer and employee interests.

Three types of exceptions have been recognized to the at-will rule in various States—private injury claims of wrongful discharge in violation of public policy, such as firing an employee for filing a worker's compensation claim; contract-based claims of wrongful discharge in violation of an employer's policies, such as an employee handbook provision that employees will be terminated only for good cause; and a new legal claim under tort law of abusive or wrongful discharge, which may be defined as an implied agreement to deal fairly and in good faith with employees. Courts in many States have also allowed employee claims against their employers based on more established tort theories—fraud, defamation, invasion of privacy, and intentional or negligent infliction of emotional distress. All these developments have increased the legal bases that discharged employees may use in order to sue their employers.

Remedies

In *Marbury* v. *Madison*, decided in 1803 by the newly established United States Supreme Court, Chief Justice Marshall observed that our government "has been emphatically termed a government of laws, and not of men. It will certainly cease to deserve this high appellation, if the laws furnish no remedy for the violation of a vested legal right."[71] According to Blackstone, an early legal authority with great influence on the development of American law, "It is a general and indisputable rule, that where there is a legal right, there is also a legal remedy, by suit or action at law, whenever that right is invaded."[72] Without adequate remedies, legal protections against sex discrimination have no authority. Instances of employment discrimination should be assessed to discover under which statutes and in which courts claims should be filed, including determining the relief that can be gained under each law for the discrimination victim and, when possible, for other women workers similarly situated.

The Civil Rights Act of 1991, responding to recent U.S. Supreme Court decisions that made proving discrimination more difficult, amended Title VII of the Civil Rights Act of 1964 and other Federal civil rights laws in several key ways. For the first time it became possible under Federal law for victims of intentional discrimination based on sex, religion, or disability to recover compensatory and punitive damages, a remedy previously available only for discrimination on the basis of race and color. When compensatory or punitive damages are sought, any party to the case can demand a jury trial and courts are prohibited from informing the jury about the cap on damage awards.

The act places a graduated cap on these damages depending upon the size of the employer, but this cap does not include back pay, interest on back pay, front pay, unlimited past pecuniary damages (such as medical bills) or any other type of monetary relief already available under Title VII. Employers with more than 14 and fewer than 101 employees shall not be held liable for damages exceeding $50,000 for compensatory and punitive damages; employers with more than 100 and fewer than 201 employees, $100,000; employers with more than 200 employees and fewer than 501 employees, $200,000; and more than 500 employees, $300,000.

Once a violation of Title VII has been found, courts have discretion to grant whatever remedies are required by the particular case. The basic principle in determining what remedies are to be ordered is that a victim of unlawful discrimination is to be "made whole," that is, the victim is to be restored to the place she or he would have been in had the discrimination never occurred. The relief that Title VII itself specifies and that courts have ordered when necessary to make the plaintiff whole and to carry out the purposes of the law is discussed below.

When a court finds that an employer's firing of or failure to hire, promote, transfer, or take other action with regard to an employee violated Title VII, it may order the employer to take the desired action. Thus, the employer may be ordered to hire, reinstate, promote, or transfer the plaintiff, or to fire, demote, or transfer an employee found to have harrassed the plaintiff. This order may be accompanied by an order requiring the plaintiff's seniority rights to be restored to the level at which they would have been had the discrimination not occurred.

Title VII expressly authorizes the award of back pay; the award, however, may not extend back more than 2 years before the EEOC charge was filed. Courts have defined back pay broadly to include lost salary, fringe benefits, overtime pay, raises, retirement contributions, and leave and vacation pay. Interest may also be awarded. The law requires that "interim earnings or amounts earnable with reasonable diligence by the person…discriminated against" be deducted from the back pay award, so that claimants do not profit from discrimination.

In a victory for women in the executive suite, in *Hopkins v. Price Waterhouse*[73] a Federal court ordered Price Waterhouse to admit a woman to its partnership, as a remedy for sex discrimination practiced when the woman was first passed over as partner. This unusual relief, along with $350,000 in back pay, was ordered after the plaintiff presented evidence that she was told that, in order to make partner, she needed to "walk more femininely, talk more femininely, dress more femininely, wear makeup, have her hair styled, and wear jewelry." Her employer was unable to prove that regardless of Ms. Hopkins' gender, she wouldn't have been made a partner.

In what has been termed a "mixed motives" case, the Supreme Court had earlier analyzed this example of an employment decision tainted by discrimination, but had ruled that such a decision could be legally justified if it was also based on non-discriminatory reasons. The Civil Rights Act of 1991 revised the law so that an employer is prohibited from allowing sex, race, color, religion, or national origin to motivate any employment decision, even if the employer can demonstrate that it would have taken the same action without considering sex, race, or another prohibited basis for an employment decision.

A Title VII plaintiff who has succeeded in court may also be awarded reasonable attorneys' fees. Although the law states that such an award is within the court's discretion, attorneys' fees are generally awarded when a charging party has substantially prevailed. The EEOC has issued regulations[74] providing that fees should also be awarded in actions challenging employment discrimination in the Federal government, and it has been held that fees may be awarded for legal work performed at the administrative as well as the judicial level.

When, as a result of the Title VII violation, the employer has placed derogatory or unfavorable documents, memoranda, or comments in the plaintiff's personnel file, the employer may be ordered to remove them. In addition, the employer may be ordered to provide a favorable recommendation concerning the plaintiff.

In appropriate cases, the court may require the employer to do more than merely restore the complainant to the position she or he would have been in had the violation not occurred. The court may also require the employer to take affirmative steps in the future to ensure that further violations of the law do not take place. Such affirmative action might include increased efforts to hire women for jobs from which they have been excluded, including setting goals and timetables for hiring women; promotions of women to higher level jobs; and increased efforts to prevent the harassment of women employees.

It is not always necessary for a case to go to trial in order to obtain adequate relief for the plaintiff. Most discrimination charges filed with the EEOC, even those in which the Commission decides to sue, are conciliated or settled before the case actually goes to trial. When the parties negotiate a settlement, their settlement agreement may include relief of the type described above. Indeed, a complainant may wish to evaluate settlement offers by the above standards of relief.

~ FAMILY AND MEDICAL LEAVE ~

As women's participation in the work force has increased, conflicts between employment and family responsibilities involving the illness or physical incapacity of family members have also become more prevalent. The extent to which Federal law should provide protections for employees who need time off to recover from childbirth or to care for a newborn, other children, or other family members has been addressed by the passage of the Family and Medical Leave Act of 1993. Effective August 5, 1993, private sector employers of 50 or more employees, and at least 50 employees within 75 miles, and public agencies must provide up to 12 weeks of unpaid, job-protected leave for: the birth or adoption of a child; acquiring a foster child; the serious illness of a child, spouse, or parent; and the serious illness of the employee. In addition, the U.S. Merit Systems Protection Board has recommended that OPM expand Federal sick leave regulations to permit at least some use of accrued sick leave by employees who are caring for sick or elderly dependents.[75]

Many State laws guarantee some form of leave for some of these purposes, most without pay or with combinations of paid and unpaid leave. In an effort to help employees manage their obligations in an orderly, responsible way, some States require employers to provide leave for the time when an employee is incapacitated for employment because of pregnancy or childbirth; some provide leave for extended periods to care for a newborn or newly adopted child by either a mother or a father; and others include leave for the employee to care for an ill child, spouse, parent, or legal dependent, or to care for one's own illness.

~ FEDERAL GOVERNMENT INITIATIVES ~

Affirmative Action by Federal Contractors

In 1941 President Franklin D. Roosevelt signed the first Executive Order forbidding race discrimination by Federal contractors; Federal contractors have had special obligations to assure nondiscrimination since that time. Government oversight programs stem from the responsibility of the executive branch of the Federal Government to establish the terms and conditions on which it will contract with private parties to purchase supplies and services for Government operations.

In 1990 Federal contracts amounted to $184 billion and involved 27 million workers and thousands more whose chance to work is mirrored in the last line of a help wanted ad: "An equal opportunity employer." From 1988 through 1990 Federal contractors agreed to pay more than $71 million to compensate victims of past or present discrimination, more than in the previous 4 years combined. Back pay awards for victims of discrimination have increased from $5.1 million in 1981 to $11.6 million in 1992.[76]

Most Government contracts now must include a prescribed equal employment opportunity clause. Contractors must make good faith efforts to ensure that applicants are hired and treated during their employment without regard to their race, color, sex, religion, or national origin. Federal contractors must actively recruit qualified workers from all segments of the work force and provide training and advancement opportunities for all qualified employees.

Government contractors must also take appropriate action to provide for nondiscrimination in employment, upgrading, demotion, or transfer; in recruitment or recruitment advertising; in layoffs or terminations; in rates of pay or other forms of compensation; and in selection for training, including apprenticeships. These requirements apply to all contractors and subcontractors holding any Federal or federally assisted contract worth more than $10,000 annually.

The Federal program prohibiting discrimination in employment in work done under Federal contracts or subcontracts or under Federally assisted construction contracts is set forth in Executive Order 11246, as amended by Executive Order 11375, which became effective in 1968. Executive Order 11246, as amended, has broadened this policy to include the present prohibited bases of discrimination, notably sex discrimination. Order No. 4 was issued to establish required contents for written affirmative action programs. One legal scholar called this regulation "by far the most significant conceptual innovation in the civil rights field."[77]

The Secretary of Labor has overall enforcement authority for the order and has assigned compliance responsibilities to the Office of Federal Contract Compliance Programs (OFCCP).[78] In the compliance process, remedies are routinely obtained by OFCCP where victims of discrimination are identified. In one of the largest sex discrimination cases in history, OFCCP settled a $3.5 million back pay agreement to benefit approximately 1,000 women who were discriminated against by being steered away from employment opportunities in other than traditional female jobs.[79] Failure to comply with the Executive order or with the rules, regulations, and orders issued under the order may result in a recommendation for appropriate proceedings under Title VII of the Civil Rights Act of 1964; cancellation, termination, or suspension of a contract; contract continuance that is conditioned on an approved program for compliance; or debarment from further Government contracts.

Compliance procedures vary somewhat by type of industry. Service or supply contractors or subcontractors who have 50 or more employees and a contract of $50,000 or more or Government bills of lading totaling $50,000 in any 12-month period must, within 120 days from commencement of the contract, develop a written affirmative action compliance program for each of their establishments. The requirement also applies to financial institutions that have 50 or more employees and serve as a depository of Government funds or as an agent for issuing and paying U.S. savings bonds and savings notes in any amount.

Regulations effective since 1971 set forth the required contents of affirmative action programs for women and minorities. These include a review of the work force within each job group at a facility, establishment of goals and timetables where it is found that there are fewer women and minorities than would reasonably be expected by their availability, internal and external dissemination of an equal employment policy, and management responsibility for implementing and monitoring the policy. Techniques to improve recruitment and increase the flow of female or minority applicants are suggested.

Goals are not to be rigid and inflexible quotas that must be met at all costs, but rather are to serve as targets that are reasonably attainable by application of every good faith effort by management personnel. This scheme has been developed on the model often used by business to measure its own success and failure: quantifiable results within a prescribed timeframe.

In fact, more than 20 years ago a voluntary U.S. business and industry group, Plans for Progress, suggested the role and function of goals and timetables in an attempt to lead business toward equal employment opportunity in an orderly, fair manner. These concepts later appeared in 1970 and 1971 regulations issued under President Nixon.

OFCCP regulations, effective since 1978, provide a specific framework for construction contractors to carry out equal employment and affirmative action programs for women and minorities. Among examples of affirmative action steps required of such contractors are ensuring that worksites are free of harassment, assigning two or more women to each construction project when possible, providing written notification of employment opportunities to female recruitment sources and community organizations, notifying OFCCP if the union referral process impedes efforts to meet affirmative action obligations, disseminating the equal employment opportunity policy within the company and in advertising, and actively recruiting women in apprenticeship or other training.

Since 1978, OFCCP also set nationwide goals and timetables for the employment of women by contractors and subcontractors with a construction contract in excess of $10,000. In setting goals, the OFCCP noted that females constituted 1.3 percent of the work force in the construction industry and 5 percent among workers in craft and kindred occupations, where jobs and working conditions are similar to those in construction. The goal established by OFCCP for employment and training of women in construction is 6.9 percent. This goal is to be applied as a percentage of the total number of hours to be worked by each covered contractor's aggregate on-site work force in each trade on all projects, either Federal or non-Federal.

In 1990 the Secretary of Labor gave the OFCCP and the Bureau of Apprenticeship and Training joint and concurrent authority over equal opportunity in registered apprenticeship programs. In a separate but related action, since 1978 the Department of Labor has enforced specific affirmative action requirements for women in apprenticeship programs that are registered with the Department or with recognized State apprenticeship agencies. Removing traditional barriers to women in apprenticeship can be a significant step toward increasing women's opportunities for employment by Federal contractors.

In addition, OFCCP issued sex discrimination guidelines, effective since 1970, that forbid advertising under male and female classifications, basing seniority lists on sex, denying jobs to qualified applicants because of State statutes that were enacted to protect women in the workplace, making distinctions between married and unmarried persons of only one sex, terminating employees of only one sex upon their reaching a particular age, and penalizing women in their conditions of employment because they require leave for childbearing. As the Federal lead agency in this area, the EEOC provides regulations and guidelines that interpret employment discrimination law.

The EEOC and OFCCP share authority for investigation and resolution of employment discrimination complaints. Individual employee or job applicant complaints that allege racial or sex discrimination are normally referred to EEOC for investigation under Title VII of the Civil Rights Act of 1964, as amended. OFCCP continues to investigate class-wide complaints of racial and sex discrimination.

In 1989 the U.S. Department of Labor announced a $14 million sex and race employment discrimination settlement with Harris Trust and Savings Bank of Chicago. This settlement represents the largest back pay award ever obtained by the Federal Government from a single employer in a sex or race discrimination case under the Executive Order 11246. The consent decree—entered into by the U.S. Department of Labor, Harris Trust and Savings Bank, and Women Employed, a Chicago-based organization of working women—also established a career counseling and training program for current female and minority employees to improve their job skills; to enhance their opportunities for advancement to higher rated clerical, technical, professional, and management positions; and to help the company develop plans to aid the progression of women and minorities toward career ladder positions.

The Glass Ceiling

Since 1968 the Department of Labor has had the authority under Executive Order 11246, as amended by Executive Order 11375, to review all levels of Government contractors for nondiscrimination and affirmative action, including positions at the very top of the corporate ladder. However, partially because of the difficulty in evaluating top executive-level recruitment and promotion patterns, corporate mid- and upper-level management has rarely been routinely included in compliance reviews performed by the OFCCP. As a result, corporate employment practices with regard to executive opportunities for women and minority employees have not received the attention that the opportunities for lower level employees have received.

Promulgated in 1970, the Federal regulation directing compliance reviews on sexually discriminatory employment practices by Federal contractors[80] notes:

> Women have not been typically found in significant numbers in management. In many companies management trainee programs are one of the ladders to management positions. Traditionally, few, if any, women have been admitted to these programs. An important element of affirmative action shall be a commitment to include women candidates in such programs.

In 1988 OFCCP announced the Corporate Initiative, a new effort to ensure that Government contractors record hiring, promotion, and retention data in the establishments where such decisions are being made. Previously, that Office's enforcement efforts had focused predominantly on hiring and development at entry-level and mid-level positions. The Corporate Initiative Directive focused on promotional and long-term employee development issues. The systemic, developmental issues encountered in the Corporate Initiative led the OFCCP to begin to study corporate recruitment, hiring, development, and promotion at mid and senior levels of corporate America.

After a yearlong study of barriers to advancement (glass ceilings), in 1991 the Department of Labor issued its finding—"A Report on the Glass Ceiling Initiative." That report defines the glass ceiling as any artificial barriers, based on attitudinal or organizational bias, that prevent qualified individuals from advancing upward into management positions. As part of this study, the Department analyzed data from a random sample consisting of 94 reviews of corporate headquarters of Fortune 1000 companies over 3 years. The data indicate that

- Of 147,179 employees at these companies, women represented 37.2 percent of all employees and minorities represented 15.5 percent.
- Of the 147,179 employees, 31,184 were in all levels of management, from the supervisor of a clerical pool to the CEO's and chairpersons. Of this number, 16.9 percent were women and 6.0 percent were minorities.
- Of 4,491 managers at the executive level (defined as assistant vice president and higher rank or their equivalent), 6.6 percent were women and 2.6 percent were minorities.[81]

During the pilot study of the Glass Ceiling Initiative, the Department of Labor also conducted in-depth focused reviews of nine Fortune 500 establishments representing a broad range of products and services. This study revealed:

- Racial minorities plateaued at lower levels of the work force than nonminority or white women;[82]
- Monitoring for equal access and opportunity, especially as managers move up the corporate ladder to mid-level and senior-level management, was almost never considered a corporate responsibility or part of the institutional planning for developmental programs and policies;
- Appraisal and total compensation systems that determine salaries, bonuses, incentives, and perquisites for employees were not monitored for nondiscrimination.

A 1990 study by Catalyst, a New York group whose specialty is women-in-business issues, found that 79 percent of Fortune 500 chief executive officers conceded that there are identifiable barriers to women getting to the top.[83] The Labor Department's study identified several key attitudinal and organizational barriers, including the following:

- Recruitment practices using word of mouth, employee referral networking, and executive search and referral firms in which ensuring affirmative action and EEO requirements were not an integral part of the process;
- Developmental career practices and credential building experiences, including advanced education, and assignments to corporate committees, task forces, and special projects (traditional prerequisites to advancement) were often not as available to minorities and women;
- Senior management was not held accountable for equal employment opportunity;
- Corporate ownership of equal opportunity responsibilities was lacking, and recordkeeping was inadequate for effective monitoring.

Enforcement of the Labor Department's Glass Ceiling Initiative rests with OFCCP, which is mandated to ensure that businesses with Federal Government contracts do not discriminate in employment decisions on the basis of race, sex, color, religion, national origin, disability, or veteran's status. The Women's Bureau educates, informs, and advocates that business leaders promote maximized career opportunities for women.

This initiative included an internal educational effort at the Department, a pilot study of nine corporations, a goal to increase public awareness of the issue and encourage voluntary efforts, and an effort to recognize and publicly reward those companies that are independently removing their own glass ceiling. These efforts have been supplemented by the passage of the Civil Rights Act of 1991, which mandated the establishment of a Glass Ceiling Commission housed in the office of the Secretary of Labor.

The Glass Ceiling Commission is composed of 21 members, some appointed by the President and others by congressional leaders, and is chaired by the Secretary of Labor. The Commission is charged with conducting a study of opportunities for and artificial barriers to the advancement of women and minorities to management and decisionmaking positions in business. The Commission is mandated by the Civil Rights Act of 1991 to issue its findings to the President and Congress in early 1993. The Commission also shall confer the Frances Perkins-Elizabeth Hanford Dole National Award for Diversity and Excellence in American Executive Management to the business that has made the most substantial effort to promote the opportunities and developmental experiences of women and minorities.

Although the focus on corporate compliance at the upper levels of the work force did not require new laws or regulations, OFCCP has issued a new glass ceiling chapter of its compliance manual. The chapter provides guidance to compliance officers on understanding and evaluating the treatment of women and minorities at middle and upper levels in corporate headquarters of multiestablishment contractors. Some of the major areas of inquiry include:

Executive Search Firms

Do these firms identify a racially and sexually diverse candidate pool for available positions? Who in the corporation monitors search firm referrals as to equal employment opportunity and affirmative action needs?

Word-of-Mouth Recruitment

To what extent do current employees refer others for middle to upper level management jobs? What is most often the social relationship between the employee and the person referred? Have minority or female candidates been referred for middle to upper level management jobs in this manner? Were any hired? Who monitors this recruitment system for equal employment opportunity?

Succession Planning

Is there a plan for succession if a particular management position were to become vacant? Is the planning both short- and long-term planning—that is, does planning consider persons who are ready now for the position and those who may be ready after further developmental experiences? Are there any written materials describing the plan and offering guidance on selection and development of candidates? Does anyone monitor the plan for equal opportunity aspects? What is the race and gender composition of persons identified as potential successors? How does that compare with the race and gender composition of the total candidate pool for those management jobs? What kinds of developmental experiences are identified? Training—onsite and offsite? Rotational assignments? Special projects?

Identifying High Potential Employees

Does the company have any mechanism for identifying persons with high potential for advancement? Are there written materials describing it? Who monitors it? What is the race and gender composition of those identified as high-potentials versus those eligible to be so identified? Where the proportion of minorities and women identified is well below their proportion of those eligible, what explanation is found in the EEO audit? Who (by race and sex) has graduated from "high-potential" into management?

Relocation and Overseas Assignments

Are relocation and overseas assignments important to advancement? Are there any safeguards to ensure that prejudgment on willingness to move does not bias job offers involving relocation? If employees refuse relocation offers, is the effect on career prospects similar for all?

Cash Bonuses, Stock, and Stock Options

At what level are employees eligible for cash bonuses, stock grants, and stock options? Who are the decisionmakers in allocating these? Among those eligible, what standard is used to determine whether a person receives cash bonuses or stock? Who monitors the process for equal employment aspects? In the last bonus or stock cycle, what proportion of those eligible, by race and sex, received a cash bonus, stock, or stock options? Where the proportion of eligible minorities and women receiving such bonuses was lower than that of eligible nonminorities and men, what did the company equal employment audit show as the reason? Who monitors the total compensation for employees, including bonuses and stocks, for equal employment opportunity?

Terminations, Including Maternity-Related Reasons

Are terminations monitored for equal employment aspects? Does the company conduct exit interviews? Where terminations among minority or female managers are disproportionate, what did the company EEO audit show as the reason? Were any of the terminations of women for maternity-related reasons? Is the company's maternity leave policy acceptable under OFCCP regulations,[84] which provide that if the contractor's leave policy, or lack thereof, has an adverse impact on employees of one sex and the policy is not justified by business necessity, it violates Executive Order 11246?

Women in the Skilled Trades (WIST)

While the number of women in the total work force has increased significantly during the past 20 years and will continue to increase in the future, 80 percent of working women are in jobs traditionally held by women, and many of the jobs are low paying. The Women's Bureau, OFCCP, and the Bureau of Apprenticeship and Training (BAT) have joined together to develop and implement the enforcement component of the Secretary's Initiative To Support Women in the Skilled Trades.

Employment in skilled trades offers the potential for higher wages, better fringe benefits, a wider variety of work schedules, greater job security, more opportunities for advancement, and the potential for greatly improving the economic status of women and minorities. For some people, it may mean the difference between being on welfare and being economically self-sufficient.

Apprenticeship offers on-the-job training, coupled with related technical instruction, usually in classroom courses, to learn a skilled occupation. At the end of fiscal year 1992, there were 262,704 apprentices in over 41,000 apprenticeship programs registered with BAT or State apprenticeship agencies;[85] 19,917 (7.6 percent) were women and 58,317 (22.2 percent) were minorities. Minority representation in the apprenticeship program approximates minority participation in the labor force. For women, progress in increasing participation in apprenticeship programs slowed considerably in the 1980's. Women's participation in registered apprenticeships increased from 0.7 percent in 1973 to 6.6 percent in 1983; by 1990 it was 7.1 percent. The Department's original goal for women's participation in apprenticeship was that it reach a proportion equal to half of their participation in the work force. Women made up about 45 percent of the labor force in 1990; their participation in apprenticeship remains far short of that goal.[86]

OFCCP is charged with investigating complaints, reviewing apprenticeship programs during compliance reviews, negotiating the voluntary resolution of violations, and referring those cases to the solicitor in which enforcement action may be necessary. OFCCP's objective is to remove the barriers that prohibit women from entering apprenticeship programs and from successfully competing for higher paying journey-level positions.

~ WOMEN IN FEDERAL GOVERNMENT ~

The Federal Government is directed by law and by regulation to provide employment opportunities in its departments and agencies without discrimination on the basis of race, color, religion, sex, national origin, or disability. This policy was expressed in an executive order and reaffirmed in the 1972 Amendments to Title VII of the Civil Rights Act of 1964 and in the Civil Rights Act of 1991. The 1972 amendments specifically permit Federal employees to sue in Federal court to redress job discrimination once they have exhausted appropriate administrative remedies.

The employment practices of the Federal Government must also meet Federal constitutional standards, including the due process guarantee embodied in the Fifth Amendment to the U.S. Constitution. This standard requires that the decision, for example, to terminate a Federal employee for cause not be made in an arbitrary or capricious manner. It requires that there be a rational basis for the decision, as well as a reasonable relationship between the termination and a legitimate Government interest, such as maintaining safe operations. Certain procedural protections, such as the employee being told the reason for the termination and being afforded the opportunity of a hearing, are also provided to Federal employees under this constitutional standard. Some State constitutions have similar provisions, which may be invoked by State government employees.

The Civil Rights Act of 1964, as amended by the Equal Employment Opportunity Act of 1972, also requires Federal agencies to develop and implement affirmative employment programs to eliminate the historic underrepresentation of women and minorities in the work force. The EEOC is responsible for providing agencies with guidance on the development of their affirmative employment programs and for approving agency plans for implementation of those programs.

The Civil Service Reform Act of 1978 clearly provided for the first time in law that Federal personnel management be implemented to provide a competent, honest, and productive Federal work force that reflects the Nation's diverse population. In addition, the act created the Federal Equal Opportunity Recruitment Program and requires agencies to conduct affirmative recruitment for those occupations and grades in which women and minorities are underrepresented. The act assigned OPM the responsibility for assisting agencies in their affirmative recruitment efforts and for overseeing the Federal Equal Opportunity Recruitment Program.

EEOC and OPM require agencies to prepare affirmative employment and recruitment plans. Each agency is required to analyze its work force, comparing the representation of women and minority groups in its work force with the representation of the same groups in a comparable civilian labor force. The identification and removal of barriers to the entry and promotion of women and minorities in the Federal work force are also part of affirmative employment efforts.[87]

The EEOC's Management Directive 714, issued in 1987, assigns agency heads the responsibility for ensuring compliance with affirmative employment program instructions issued by the EEOC, establishing agencywide objectives, submitting multiyear affirmative employment program plans, and ensuring that all managers are held accountable for achieving affirmative action objectives and requirements. As part of the multiyear plan development, each agency is to analyze its work force, comparing the representation of EEO groups for various occupational and pay categories with the representation of the same occupational groups in the civilian labor force.

The Veterans' Preference Act of 1944 also affects the employment of women in the Federal Government. The act, as amended, establishes preferential treatment in hiring for veterans who served on active duty in World Wars I and II, the Korean War, and any campaign in which a campaign badge or ribbon was authorized. Retired members of the Armed Forces who are not disabled and who retired at or above the rank of major or lieutenant commander are not eligible for veterans' preference.

Veterans' preference adds 5 or 10 extra points to veterans' civil service application scores for Federal, State, and local government jobs. A veteran's surviving spouse or a disabled veteran's parent also receives preference when applying for Government employment.

The Federal Government is the largest single employer of veterans. In 1987, 36 percent of the Federal labor force were veterans, one-sixth of whom were disabled.[88] In 1979 the U.S. Supreme Court upheld the constitutionality of veterans' preference.[89] Some States provide additional veterans' preference protections.

The proportions of white women and Hispanic men and women employed by the Federal Government are smaller than those employed in the Nation's civilian labor force. Women and minorities have increased their presence in the Government's middle and upper management levels. As of 1990 women and minorities made up the majority of the Federal work force in grades 2 through 11, 30 percent for grade 13 positions, and continued downward to about 17 percent for the Senior Executive Service, the pinnacle of career positions with the Federal Government. However, the promotion and career appointments of women and minorities into middle management grade levels are generally occurring at rates higher than their proportion in the jobs that feed those higher positions. In comparison, women and minorities made up 9.2 percent of the executive level (defined as assistant vice president and above or the equivalent) of 94 Fortune 1000 companies surveyed by the Department of Labor in its 1991 report on the glass ceiling.

The Federal Government employs substantially fewer part-time employees than does the private sector. This is true despite the Federal Employees Part-Time Career Employment Act of 1978, which was specifically designed to increase the number of Federal part-time jobs, but which has had little net effect on numbers of part-timers employed.[90]

~ WOMEN IN STATE AND LOCAL GOVERNMENTS ~

Women are underrepresented in State and local top managerial (officials and administrators) jobs. States have a poorer track record than local governments on women acquiring a proportionate share of top jobs, and racial and ethnic minority women trail behind white women in access to top government jobs. A glass ceiling in government limits the participation of women at the highest levels of the policymaking process. Few women hold high-level political appointments to cabinet positions. In addition, the majority of women in government, especially women of color, still face barriers that restrict their opportunity to advance beyond the lowest level jobs. Nationwide, between 1980 and 1990, there was some progress toward diversity in the top jobs. Women were 23 percent of officials and administrators in 1980, and 31 percent in 1990. The percentage of minority women officials and administrators more than doubled in 1990 compared with a 22 percent increase for white women.[91]

State and local governments are subject to a wide range of Federal civil rights laws, including the U.S. Constitution, the Civil Rights Act of 1866, the Civil Rights Act of 1871, the Equal Pay Act, Titles VI and VII of the Civil Rights Act of 1964, the State and Local Fiscal Assistance (Revenue Sharing) Act of 1972, the Age Discrimination Acts of 1967 and 1975, the Intergovernmental Personnel Act of 1970, Title IX of the Education Amendments of 1972, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Civil Rights Act of 1991.

~ ANTIDISCRIMINATION PROVISIONS FOR FEDERALLY ASSISTED PROGRAMS ~

Education and training have long been seen as routes to better jobs for women. Institutions of vocational education, higher education, and professional education which accept Federal funds become subject to a ban on sex discrimination under Title IX of the Education Amendments of 1972. Sex discrimination in any education programs or activities, including employment, in institutions receiving Federal financial assistance is barred. This financial assistance law is concerned only with discrimination on the basis of sex.

In a historic 1984 ruling, *Grove City College* v. *Bell*,[92] the U.S. Supreme Court ruled that the prohibition of sex discrimination in Title IX does not apply to all programs and activities at institutions receiving Federal assistance, but only to the particular programs and activities receiving aid. Congress, however, overrode the Supreme Court's decision by enacting the Civil Rights Restoration Act of 1987, which became law in 1988.

The Restoration Act amended Title IX, Title VI of the Civil Rights Act of 1964 (which prohibits discrimination based on race, color, or national origin), the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975, stating that Congress intends these laws to cover a private business in its entirety if Federal funding goes to the business as a whole or if it provides certain social services. Educational institutions, both public and private, that have Federally assisted programs are covered in their entirety. State and local government departments and agencies that receive or distribute Federal funds are covered.

When efforts to secure voluntary remedial action are unsuccessful, enforcement of the law is to be accomplished through the cutoff of Federal funds, or "other means authorized by law." In a major Supreme Court case, *Franklin* v. *Gwinnett County Public Schools*,[93] the Court held that money damages were available under Title IX. The Court ruled that, "unquestionably, Title IX placed on the Gwinnett County Schools the duty not to discriminate because of sex, and 'when a supervisor sexually harasses a subordinate because of the subordinate's sex, that supervisor discriminate[s] on the basis of sex.' *Meritor Savings Bank, FSB v. Vinson*, 477 U.S. 57, 64 (1986). We believe the same rules should apply when a teacher sexually harasses and abuses a student."[94]

~ FEDERAL CHILD AND DEPENDENT CARE LEGISLATION ~

Over the years Federal legislation has provided significant support to working families with dependent children through tax credits and block grants. The Omnibus Budget Reconciliation Act of 1990 (P.L. 101-508) expanded this support by creating new tax credit provisions and a block grant to cover working families at risk.

Tax Legislation

Eligible working families with dependent care responsibilities can benefit from three major tax provisions: the Child and Dependent Care Tax Credit, dependent care assistance programs (DCAP), and the Earned Income Credit (EIC). The Child and Dependent Care Tax Credit was first expanded in 1981 by the Economic Recovery Tax Act (ERTA), P.L. 91-74. The enactment of ERTA also created the dependent care assistance programs. In 1974 the Tax Reduction Act (P.L. 94-12) established the Earned Income Credit, resulting in a change in tax policy which treated expenses for child care as a deduction from the adjusted gross income. The 1990 Omnibus Budget Reconciliation Act further expanded provisions of the Earned Income Credit to include a separate tier for families with two or more children, a tax credit for children under age 1, and a child health insurance tax credit. Generally, low and moderate income working families are the beneficiaries of these tax credit policies.

Child and Dependent Care Tax Credit

This credit is available to tax paying families who incur child or dependent care expenses, while working, looking for work, or attending school full time, regardless of the gross income of the family. The credit is not refunded to persons who do not earn enough to pay taxes. Married couples are entitled to the credit if both spouses work full or part time and they file a joint tax return. Divorced or separated parents with custody of a child, single working parents, single working parent-students, and full-time students with working spouses are also entitled to the credit. To qualify, the taxpayer must have a dependent under age 13 or a disabled dependent living at home. The credit is for a portion of the expenses paid for care. The maximum expenses for which the credit can be claimed is $2,400 for one dependent and $4,800 for two or more. For a single taxpayer the amount of work-related expenses used to figure the credit cannot be more than the earned income for the year. For married couples, the amount of qualified expenses is limited to the earnings of the spouse with the lower income. A taxpayer may claim the credit if the child or dependent is cared for at the employee's home, at another person's home, or at a day care center.

Payments to relatives, such as grandparents or adult children, including those living in the same household, qualify for the credit, provided the relative is not the taxpayer's dependent. No credit, however, is allowable for wages paid to a child of the taxpayer under age 19. To claim the credit, the taxpayer must provide the name, address, and tax identification number of the care provider. The following table shows the applicable percentages based on adjusted gross income for claiming the credit.

Table 1
Child and Dependent Care Tax Credit,
percent claim allowed based on adjusted gross income

Adjusted gross income over	–	But not over	Applicable percentage
$ 0	–	$10,000	30%
10,000	–	12,000	29%
12,000	–	14,000	28%
14,000	–	16,000	27%
16,000	–	18,000	26%
18,000	–	20,000	25%
20,000	–	22,000	24%
22,000	–	24,000	23%
24,000	–	26,000	22%
26,000	–	28,000	21%
28,000	–	no limit	20%

Alternative minimum tax limit. If you file Form 1040, your credit may be limited because of the alternative minimum tax. If you file Schedules C, D, E, or F (Form 1040), you should complete Form 6251, Alternative Minimum Tax—Individuals, to figure whether your credit will be limited. If you do not file those schedules, you should complete the worksheet that comes with the instructions for line 16, Form 2441, to see if you still need to complete Form 6251.
Source: Internal Revenue Service, Publication 503, *Child and Dependent Care Expenses*, 1991, p. 7.

Dependent Care Assistance Programs

Some companies offer their employees a tax-free dependent care assistance program (DCAP), which covers dependents under age 13 or certain other dependents who are disabled. With few exceptions the guidelines for qualifying for DCAP are similar to the guidelines to qualify for the Child and Dependent Care Tax Credit. Under DCAP, as with the credit, the child must be under age 13; however, differing from the credit, married couples can file separate returns. To establish a DCAP through a written cafeteria plan, the agreement must meet the guidelines of the Internal Revenue Service (IRS) for the employer to reduce the employee's gross income. The maximum amount that can be reduced in a year is $5,000 for child and dependent care. For a married couple filing separate returns, the maximum amount that can be reduced from gross income is $2,500 each.

While an employee may be entitled to claim both DCAP and the Child and Dependent Care Tax Credit, an employee's DCAP expenses reduce, dollar for dollar, expenses claimed under the Child and Dependent Care Tax Credit. For example, assume that an employee with one child incurs $4,000 of dependent care expenses of which $1,000 is reduced in wages under a DCAP. The employee can claim the remaining $1,400 of expenses in determining the Dependent Care Tax Credit. On the other hand, assume that another employee with one child incurs $4,000 in dependent care expenses of which $2,400 is covered by DCAP. This employee would not be eligible for the dependent care tax credit because her/his DCAP expenses match the maximum expenses allowable for claiming the Child and Dependent Care Tax Credit ($2,400). An employer's DCAP cannot discriminate in favor of high-paid employees but can favor low income employees.

Earned Income and Related Credits

The Earned Income Credit (EIC) may result in a cash refund, whether or not the employee earns enough to pay taxes. The employee can claim the EIC in advance with wages or at the end of the tax year. The credit is generally available to employees with earned income and adjusted gross income of $22,370 in 1992 (higher amounts for later years) and dependent(s) under age 19 (or age 24, if in school full time). There is no age requirement for a dependent who is permanently and totally disabled. New tax laws expanded the EIC to include a higher benefit level for families with two or more children and a credit for a child under 1 year of age. A new child health insurance tax credit was also established as a result of the legislation. These credits are available even if one parent stays home. Employees can claim the credit for a child under age 1 or the Child and Dependent Care Tax Credit, but not both for the same child. In either case, the employee can still claim EIC and the child health insurance credit. The employee is allowed maximum choice in determining which credit to claim. The child health insurance tax credit, however, can be claimed only when the employee has expenses for health coverage that include one or more qualifying children.

Block Grants

Child Care and Development Block Grant

New Federal legislation provides significant support to families through funding to States, Territories, and Indian Tribes. The Child Care and Development Block Grant requires grantees to use 75 percent of the block grant funds for child care services and activities to improve the availability and quality of child care. The remaining 25 percent is to be used, through grants and contracts, to establish, expand, and conduct early childhood development and before-school and after-school programs. Generally, for families to qualify for services, they must be working or attending a job training or educational program, have one or more children under age 13 in the household, and have a total family income of less than 75 percent of the State's median income for a family of the same size.

Each family's contribution toward the cost of child care is based on a sliding fee scale, which is developed by the State agency administering the child care program. States are required to give priority to very low income families and to children with special needs. A relative, family day care provider, child care center, religious organization, or school can qualify as a child care provider as long as the provider meets applicable State and local licensing, registration, and safety and health requirements. Parents have the option to choose providers under contract with the grantee or through a certificate program that each grantee must provide. The new block grant is intended to supplement existing Federal, State, and local child care programs.

At-Risk Child Care Program

This child care program provides child care assistance to low income working families who are not on welfare but are at risk of becoming welfare recipients in the absence of financial assistance for child care. Families must contribute to the cost of the care based on a sliding fee scale developed by the State. Additional eligibility requirements are established by the State.

Other Programs

In addition to tax credits and block grants, there are many Federal, State, and local programs benefiting families. These include an array of assistance to help families meet their employment, training, housing, nutrition, health, social services, and income needs. For instance, the Head Start program, which began as an 8-week, half-day, summer demonstration project in 1965, is now an effective program designed to prepare very young children for educational challenges they will face upon entering school.

~ LABOR UNION PROTECTIONS ~

The National Labor Relations Act (NLRA) deals mainly with private sector employee and union organization rights to engage in or not engage in union or other protected concerted activities. While the NLRA does not directly prohibit employment discrimination on the basis of race, sex, age, or any criteria other than union or other protected concerted activity, this statute has been found to place a duty on labor unions and, in very limited circumstances, on employers to make sure that employees and job applicants are treated fairly without regard to race, color, sex, religion, or national origin. The Federal courts and the National Labor Relations Board (the formal body that initially hears NLRA disputes) can decide questions of unfair representation of employees by a labor union or discrimination by employers because of employees' union or other protected concerted activities.

NLRB decisions enforce the duty-of-fair-representation concept by holding that unions that refuse to process members' grievances in an even-handed, fair manner because of the members' race, sex, color, religion, or national origin, or that participate in or encourage segregation among their members, violate the right of workers to be free from unfair and discriminatory treatment in employment matters. In such cases, the Board has the power to order a union to process the employee's grievance. Further, if a union or employer campaigns in a racially prejudiced fashion that causes workers to reject a union on racial grounds alone, the election can be voided by the Board.

~ AMERICANS WITH DISABILITIES ACT ~

Since 1973 some workers have been protected against discrimination based on mental or physical disability. Job applicants and employees of businesses performing contract work of Federal departments and agencies and of recipients of Federal assistance have been protected by the Federal Rehabilitation Act of 1973. Certain private employers and all Federal agencies and departments in the Executive Branch are required to take affirmative action to hire and advance qualified disabled individuals. Since 1973 OFCCP has had responsibility for enforcing the nondiscrimination and affirmative action provisions of Section 503 of the Rehabilitation Act.

One of the most far-reaching statutes passed since the Civil Rights Act of 1964, the Americans with Disabilities Act (ADA) became law on July 26, 1990. Different parts of the statute are scheduled to go into effect at different times. Provisions affecting employment became effective on July 26, 1992.

The ADA makes it unlawful for an employer to limit, segregate, or classify a job applicant or employee in a manner that adversely affects the employment opportunities or status of the applicant or employee because of a disability; to use standards, criteria, or methods of personnel administration that have the effect of discriminating because of disability or perpetuating discrimination by others within the employer's chain of command; or to use qualification standards, employment tests, or other selection criteria that would screen out a disabled person or a class of disabled persons unless such test, standard, or criterion is shown to be job related and consistent with business necessity. It renders discrimination unlawful in virtually all areas of employment including job application procedures, advancement, compensation, training, health insurance, and discharge.

The ADA is a comprehensive statute; it is expected to have a major impact on employment, public services, public accommodations and services operated by private entities, and in the telecommunications field. The EEOC and the Department of Justice are responsible for employment by State and local governments, and these agencies and the Department of Labor coordinate the Federal enforcement effort. OFCCP also acts as an agent of EEOC in enforcing the employment provisions of the ADA within the Department of Labor.

The provisions of the ADA that prohibit job discrimination are enforced by the EEOC. Individuals who believe they have been discriminated against on the basis of their disability can file a charge with the Commission at any of its offices throughout the United States. The ADA provides the same remedies as the Civil Rights Acts of 1964 and 1991 as well as requires an employer to provide reasonable accommodation to a qualified individual with a disability.

The ADA covers employers of 25 or more employees from July 26, 1992, until July 26, 1994, when employers of 15 or more employees become covered. A qualified individual with a disability is one who can perform the essential functions of the job with or without reasonable accommodation. Reasonable accommodation may include making existing facilities used by employees readily accessible to persons with disabilities; job restructuring; modifying work schedules; reassignment to a vacant position; acquiring or modifying equipment or devices; adjusting or modifying examinations, training materials, or policies; and providing qualified readers or interpreters. An individual has a covered disability if the individual has a physical or mental impairment[95] that substantially limits one or more major life activities[96] or has a record of such impairment or is regarded as having such an impairment.

The ADA also prohibits discrimination against an applicant or an employee, whether disabled or not, because of the individual's family, business, social or other relationship or association with an individual with a disability. This provision protects parents of disabled children and spouses of people with disabilities on this basis.

~ AGE DISCRIMINATION IN EMPLOYMENT ACT ~

Legal protection against age discrimination in employment does not cover employees of all ages. The Federal Age Discrimination in Employment Act of 1967 makes it unlawful to discriminate on the basis of age against employees or job applicants who are 40 or older. Employers of 20 or more workers are covered, as are labor unions with 25 members, employment agencies, and apprenticeship and training programs that provide employment referral services. Since 1974 public employees have been covered under this act.

If employees are able to perform their job duties, they may not be forced into retirement because of their age. The law allows exceptions for highly paid executives and policymakers who are 65 and who are scheduled to receive at least $44,000 annually in pension payments, and for tenured faculty who are 70 years old.[97] Law enforcement officers and firefighters may be retired pursuant to a bona fide retirement plan in effect on March 3, 1983. Since 1978 Federal employees of all ages have been protected both from age discrimination and mandatory retirement. As a result of several amendments, an employer must now provide older employees and spouses the same health care benefits as it provides for younger employees and spouses without regard to age. Before these amendments, employers could reduce their contributions to health care plans for employees and employee spouses reaching age 65 as those individuals became eligible for benefits under the Federal Medicare program. ◊

~ NOTES ~

The author wishes to acknowledge Alba Conte's *Sexual Harassment in the Workplace: Law and Practice* for its insight.

[1] The Age Discrimination in Employment Act (ADEA) of 1967 was amended in 1984 to cover U.S. citizens working abroad for an employer or corporation controlled by a U.S. employer.

[2] *A Woman's Wage: Historical Meanings and Social Consequences*, Alice Kessler-Harris, University Press of Kentucky, 1990, p. 81, in chapter 'The Double Meaning of Equal Pay."

[3] *Ottaviani* v. *State University of New York at New Paltz*, 679 F.Supp. 288 (S.D.N.Y. 1988).

[4] *Grumbine* v. *United States*, 586 F.Supp. 1144 (D.D.C. 1984).

[5] *County of Washington, Or.* v. *Gunther*, 452 U.S. 161 (1981).

[6] *Wards Cove Packing Co., Inc.*, v. *Atonio*, 109 S.Ct. 2115 (1989).

[7] *Equal Employment Opportunity Commission* v. *Murphy Motor Freight Lines, Inc.*, 488 F.Supp. 381 (D. Mn. 1980).

[8] *Rattner* v. *Trans World Airlines*, City of New York Commission on Human Rights, Decision No. 4135-J (1973).

[9] 467 U.S. 69 (1984).

[10] *Kraszewski* v. *State Farm, DC N Calif.* No. C79-1261TEH, 4/28/92.

[11] 110 S.Ct. 577 (1990).

[12] 109 S.Ct. 1775 (1989).

[13] 29 C.F.R. Part 1614.

[14] The reasons for extending the time period are listed in C.F.R. 29 1613.214 (a).

[15] *EEOC Final Rule on Handling Discrimination Charges Filed by Employees and Job Applicants at Federal Agencies*, 29 C.F.R. Part 1614, Issued March 4, 1992.

[16] 435 U.S. 702 (1978).

[17] 463 U.S. 1073 (1983).

[18] 463 U.S. at 1081.

[19] 29 C.F.R. Part 1607.

[20] *Sex Discrimination in the Workplace: A Legal Handbook*, Women's Legal Defense Fund, 3rd edition, Washington, D.C., 1988, p. 11.

[21] 29 C.F.R. Part 1608.

[22] 480 U.S. 616 (1987).

[23] 429 U.S. 125 (1976).

[24] *Nashville Gas Co.* v. *Satty*, 434 U.S. 136 (1977).

[25] 462 U.S. 669, 32 FEP 1 (1983), aff'g 682 F.2d 113, 29 FEP 200 (4th Cir. 1982) (en banc).

[26] 42 FEP at 1079 (quoting 37 FEP 849, 852 (9th Cir. 1985)).

[27] *New York Times*, Vol. CXL, No. 48,665, Page A16, Column 1, July 18, 1991.

[28] 768 F.Supp. 647 (N.D. Ill. 1991).

[29] 479 U.S. 511 (1987).

[30] 26 U.S.C. Section 3304 (a)(12).

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[31] 477 U.S. 57 (1986).

[32] Catharine MacKinnon's legal advocacy and her landmark books, *Sexual Harassment of Working Women: A Case of Sex Discrimination* (1979) and *Toward a Feminist Theory of the State* (1989), are cited as instrumental in formulating and litigating these concepts in "Note: Toward an Expanded Conception of Law Reform: Sexual Harassment Law and the Reconstruction of Facts," Fechner, Holly B., 23 U. Mich. J.L. Ref. 475 (Spring 1990).

[33] *Sexual Harassment of Working Women: A Case of Sex Discrimination*, p.1.

[34] *Ibid.*, p. 7.

[35] Sunstein, "Feminism and Legal Theory" (Book Review), 101 Harv. L. Rev. 826, 829 (1988).

[36] 924 F.2d 872 (9th Cir. 1991).

[37] *Ibid.* at 879 (9th Cir. 1991).

[38] 760 F.Supp. 1486 (M.D. Fla. 1991).

[39] 29 C.F.R. Part 1604.11.

[40] This vivid characterization of the law protecting workers against workplace harassment is one of many available in *Sexual Harassment in the Workplace: Law and Practice*, Alba Conte, J.D., Wiley Law Publications, John Wiley & Sons, New York (1990).

[41] *Joyner* v. *AAA Cooper Trans.*, 597 F.Supp. 537 (M.D. Ala. 1983), aff'd, 749 F.2d 732 (11th Cir. 1984).

[42] 833 F.2d 1406 (10th Cir. 1987).

[43] Correspondence, EEOC, with Alba Conte, J.D., author of *Sexual Harassment in the Workplace: Law and Practice*, *op. cit.*

[44] *Perspective: A Newsletter For and About Women Lawyers*, Vol. 1, No. 2, Spring 1992, American Bar Association Commission on Women in the Profession, p. 1.

[45] *Sexual Harassment in the Workplace*, *op. cit.*, p. 86.

[46] *Zabkowicz* v. *West Bend Company*, 589 F.Supp. 780, 784 (E.D. Wis. 1984).

[47] *Coley* v. *Consolidated Rail Corp.*, 561 F.Supp. 645 (E.D. Mich. 1982).

[48] *Morgan* v. *Hertz Corp.*, 542 F.Supp. 123, 128 (W.D. Tenn. 1981), aff'd, 725 F.2d 1070 (6th Circuit, 1984).

[49] *Priest* v. *Rotary*, 634 F.Supp. 571 (N.D. Cal. 1986).

[50] No hostile environment was found when plaintiff did not demonstrate that offensive touching of her buttocks and breasts interfered with her work. *Walter* v. *KFGO Radio*, 518 F.Supp. 1309 (D.N.D. 1981).

[51] *Neville* v. *Taft Broadcasting Company*, 42 FEP Cases 1314, 1316-1317 (W.D.N.Y. 1987).

[52] 477 U.S. 57 (1986).

[53] *Ibid.* at 67.

[54] *Ibid.* at 67, quoting *Henson* v. *City of Dundee*, 682 F.2d 897, 902 (11th Cir. 1982).

[55] *Priest* v. *Rotary*, 32 FEP Cases 1064 (N.D. Cal. 1983).

[56] *Ibid.* at 1070.

[57] 760 F.Supp. 1486 (M.D. Fla. 1991).

[58] *Ibid.* at #58 of Findings of Fact.

[59] *Ibid.* at #62 of Findings of Fact.

[60] 842 F.2d 1010 (8th Cir. 1988).

[61] 214 Cal. App. 3d 590 (1989).

[62] 924 F.2d 872 (1991).

[63] *Ibid.* at 879.

[64] *Yunker* v. *Honeywell, Inc.*, Hennepin County (Minn) Dist. Ct. No. 88-18903, 10/31/91.

[65] *EEOC* v. *Newton Inn Assocs.*, 647 F.Supp. 957, 958 (E.D. Va. 1986).

[66] *McKinney* v. *Dole*, 765 F.2d 1129 (D.C. Cir. 1985).

[67] 60 U.S.L.W. 4167.

[68] U.S. Equal Employment Opportunity Commission Combined Annual Report FY 1986, 1987, 1988, Washington, D.C. 20507, p. 20.

[69] *Payne* v. *Western & ATL Railroad*, 81 Tenn. 507, 519-20 (1884), overruled on other grounds, *Hutton* v. *Waters*, 132 Tenn. 527, 179 S.W. 134 (1915).

[70] *Without Just Cause: An Employer's Practical and Legal Guide on Wrongful Discharge*, by Ira Michael Shepard, Paul Heylman and Robert L. Duston (Bureau of National Affairs, Inc.: Washington, D.C., 1989) p. 1.

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[71] *Marbury* v. *Madison*, 1 Cranch 137, 163 (1803).

[72] 3 W. Blackstone, Commentaries 23 (1783).

[73] 737 F.Supp. 1202 (D.D.C. 1990).

[74] 29 C.F.R. Section 1613.271(d); effective 10/1/92, 29 C.F.R. Section 1614.501(e).

[75] *Balancing Work Responsibilities and Family Needs: The Federal Civil Service Response*, A Report to the President and the Congress of the United States by the U.S. Merit Systems Protection Board, 1991, p. 79.

[76] OFCCP, Employment Standards Administration, U.S. Department of Labor, Personal communication, November 24, 1992.

[77] OFCCP Director's Report, p. 11.

[78] The OFCCP also administers programs to ensure affirmative action by Federal contractors with respect to disabled workers, disabled veterans and for Vietnam-era veterans.

[79] OFCCP, Director's Report, pp. 7-8.

[80] 41 C.F.R. Ch. 60-20.6(b).

[81] "A Report on the Glass Ceiling Initiative," U.S. Department of Labor, 1991, p. 6.

[82] Minorities of both genders and non-minority women now hold less than 5 percent of top executive positions of Fortune 1000 corporations. Source: Korn/Ferry International and UCLA's John E. Anderson Graduate School of Management, *Korn/Ferry International's Executive Profile 1990: A Survey of Corporate Leaders*, 1990. Minority women make up 3.3 percent of women corporate officers who in turn make up only one to two percent of all corporate officers. Source: Heidrick & Struggles, Inc., *The Woman Corporate Officer*, 1986.

[83] Catalyst, *Catalyst's Study of Women in Corporate Management*, New York, N.Y. 1990.

[84] 41 C.F.R. Ch. 60-20.3 (g)(1) and (2).

[85] These figures exclude uniformed military apprentices.

[86] *Apprenticeship Training: Administration, Use and Equal Opportunity*, General Accounting Office Report, March 1992, p. 28.

[87] *Federal Workforce: Continuing Need for Federal Affirmative Employment*, General Accounting Office, November, 1991 report, p. 1.

[88] *Workforce 2000 and America's Veterans*, U.S. Department of Labor, Secretary's Committee on Veterans' Employment, January 1989.

[89] *Personnel Administrator of Commonwealth of Massachusetts* v. *Feeney*, 99 S.Ct. 2282 (1979).

[90] *Balancing Work Responsibilities and Family Needs: The Federal Civil Service Response*, A Report to the President and the Congress of the United States by the U.S. Merit Systems Protection Board, 1991, p. xii.

[91] "Women in Public Service," A Bulletin of the Center for Women in Government, State University of New York/Albany, No. 2, Winter 1991/1992.

[92] 465 U.S. 555 (1984).

[93] 60 U.S.L.W. 4167.

[94] *Ibid.* at 4171.

[95] A physical or mental impairment includes physiological disorders or conditions, cosmetic disfigurement or anatomical loss affecting one or more of the body systems and mental and psychological disorders including: orthopedic, visual, speech and hearing impairments, cerebral palsy, epilepsy, muscular dystrophy, multiple sclerosis, infection with Human Immunodeficiency Virus (AIDS), cancer, heart disease, diabetes, mental retardation, emotional illness, specific learning disabilities, drug addiction and alcoholism. Physical or mental impairment does not, however, include current use of an illegal drug, psychoactive substance use disorders resulting from current illegal use of drugs, homosexuality, or bisexuality or several other disorders.

[96] Major life activities include caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

[97] 29 U.S.C. Section 631(d) as added October 31, 1986, effective January 1, 1987, P.L. 99-592, 100 Stat. 3342, and to be automatically repealed December 31, 1993.

13

Projections of Interest to Women Workers

Highlights

◆ The four fastest growing occupational groups between 1990 and 2005 are projected to be executive, administrative, and managerial; professional specialties; technicians and related support; and services. Some 13.3 million workers are expected to be added by 2005.

◆ By 1995 the median ages of female and male labor force participants are projected to be identical—38 years.

◆ Of the 3.2 million government jobs created between 1990 and 2005, virtually all—3.0 million—are projected to originate at the State and local levels.

◆ Women's life expectancy is predicted to rise to 81.3 years by 2010, an increase of 2.8 years since 1989.

◆ The number of women enrolled in colleges and universities is expected to reach 7.9 million by the year 2001.

◆ Women are expected to earn 42 percent of all first professional degrees by 2001.

~13~

PROJECTIONS OF INTEREST TO WOMEN WORKERS

~ LABOR FORCE OUTLOOK ~

Women will play a prominent role in the labor force of the 21st century. Between 1990 and 2005 women's labor force growth will continue to surpass that of men. Of the 26 million net increase in the civilian labor force during that 15-year period, women will account for 15 million, or 62 percent of net growth.[1] By 2005 women will constitute 47 percent of the total labor force. Men, therefore, will remain the majority of labor force participants. In 1970, 1980, and 1990, women were 38 percent, 42 percent, and 45 percent of the labor force, respectively.

Bureau of Labor Statistics projections show that there will be an overall slowdown in labor force growth. The rate of increase of the female labor force will decline from 2.8 percent between 1975 and 1990 to 1.6 percent between 1990 and 2005.

Participation by Racial/Ethnic Groups

Female labor force participation will increase in all racial groups between 1990 and 2005 (see Table 1). Net labor force growth for all women between 1990 and 2005 is projected to be 26 percent. Women of Hispanic origin and Asian and other[2] women will have the biggest increase—both at 80 percent. Black (African American) women's labor force growth, at 34 percent, will also exceed the average. White women will remain the dominant female participants, but their labor force growth of 23 percent will be the lowest among female groups.

Labor force participation rates—the percentage of persons of working age who are actually working or looking for work—will also rise for women of all racial groups, while those of men will continue to decline slowly. Participation rates for both white and black women will exceed 60 percent. White women's participation rate, however, will continue to exceed that of black women—a reversal that only started in 1991. By 2005, white women's participation rate will be 63.5 percent, compared with 61.7 percent for black women. The projected rate for women of Hispanic origin is 58.0 percent in 2005, up from 53.0 percent in 1990. An enormous increase in labor force participation for Asian women will result in a participation rate of 58.9 percent—just slightly above that of Hispanic women.

The number of black women in the labor force is projected to increase from 6.8 million in 1990 to 9.1 million in 2005. Women of Hispanic origin will also increase their numbers in the labor force. Nearly 7 million Hispanic women will be in the labor force in 2005, up from only 3.8 million in 1990.

Table 1

Civilian labor force 16 years and older, by sex, race, and Hispanic origin, 1975 and 1990, and projection to 2005 (numbers in thousands)

Sex and race	1975	1990	2005	Percent change 1990-2005
Total	93,775	124,787	150,732	20.8
Women	37,475	56,554	71,394	26.2
Men	56,299	68,234	79.338	16.3
White	82,831	107,177	125,785	17.4
Women	32,508	47,879	58,934	23.1
Men	50,324	59,298	66,851	12.7
Black	9,263	13,493	17,766	31.7
Women	4,247	6,785	9,062	33.6
Men	5,106	6,708	8,704	29.8
Hispanic origin	([1])	9,576	16,790	75.3
Women	([1])	3,821	6,888	80.3
Men	([1])	5,755	9,902	72.1
Asian and other	1,643	4,116	7,181	74.5
Women	712	1,890	3,398	79.8
Men	931	2,226	3,783	69.9

[1] Comparable data on Hispanics were not available before 1980.
Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

Participation by Age

The labor force will continue to age. The median age of all workers will rise from 36.6 years in 1990 to 40.6 years in 2005. By 1995 the gap between the median age of women and men in the labor force is expected to disappear, when the median age of both groups will be the same—38.0 years. This will occur partly because of the higher participation of older women and the slowing rate increases in the participation of younger women.

The labor force is also becoming more concentrated in the prime working ages of 25 to 54. By 2005 nearly 7 of every 10 workers will be in this age group. Women of ages 35 to 39 are projected to have their greatest participation increase (8 percentage points) over the period 1990 to 2005. However, given the high number of births in 1989 and 1990 (4 million in each of these years) and the state of the economy in the early 1990's, it is projected that labor force participation rates for women in the broad age group of 16 to 40 years will increase slower than those for women in the 35 to 39 group.

By the year 2005 women in the prime working ages of 25 to 54 are expected to post a labor force participation rate of 82.3 percent, compared with 63.0 for women in general (age 16 and over). The participation rate for younger women (16 to 24) is expected to reach 66.0 percent by 2005, while that of older women (55 and older) will rise to 28.7 percent. (See Table 2.)

A rising median age does not necessarily imply that the labor force will be composed of a larger share of older workers. Older workers' (age 55 and older) share of the total labor force is actually projected to remain fairly constant between 1990 and 2005—rising slightly from 12.3 percent in 1990 to 14.7 percent in 2005. Young women workers will continue to see their labor force share decline to about 16 percent by 2005. Only prime-age workers are projected to experience growth, registering a 72 percent share by 2005.

Thus, the total labor force is getting older as it is becoming more and more concentrated with prime-age workers—women and men between the ages of 25 and 54, a disproportionate share of whom are members of the baby boom generation.

~ INDUSTRY OUTLOOK ~

Nearly 25 million new jobs in various industries and occupations are projected to be added to the economy between 1990 and 2005. Total employment is expected to rise from 123 million in 1990 to 147 million by 2005. Just as in the previous 15-year period (1975-90), the majority of newly created jobs will be nonfarm wage and salary jobs in the service-producing industries.

Service-Producing Sector

The service-producing sector will continue to dominate job growth and will account for nearly 94 percent of all newly created jobs. Its share of all jobs will increase from 69 percent in 1990 to 73 percent in 2005. There are six divisions in the service-producing sector: transportation, communications, and utilities; wholesale trade; retail trade; finance, insurance, and real estate; services; and government.

The services division is the largest source of employment; it will account for nearly half of all newly created jobs (49 percent). These jobs span a wide area—retail trade, hotels and lodging services, business and repair services, personal services, entertainment and recreational services, educational and social services, legal services, health services, and public administration. In 1990 women held 62 percent (24.3 million) of all services division jobs (see Table 3).

Table 2

Civilian labor force participation rates, by sex, age, race, and Hispanic origin, 1975 and 1990, and moderate growth projection to 2005

	Participation rate			Annual growth rate	
Age, sex, and race	**1975**	**1990**	**2005**	**1975-1990**	**1990-2005**
Total, 16 and older	61.2	66.4	69.0	.5	.3
16 to 24	64.6	67.3	69.5	.3	.2
25 to 54	74.1	83.5	87.3	.8	.3
55 and older	34.6	30.2	34.6	-.9	.9
Women, 16 and older	46.3	57.5	63.0	1.5	.6
16 to 24	57.2	63.1	66.0	.7	.3
25 to 54	55.1	74.1	82.3	2.0	.7
55 and older	23.1	23.0	28.7	.0	1.5
Men, 16 and older	77.9	76.1	75.4	-.2	-.1
16 to 24	72.4	71.5	73.1	-.1	.1
25 to 54	94.4	93.5	92.4	-.1	-.1
55 and older	49.3	39.3	41.8	-1.5	.4
White, 16 and older	61.5	66.8	69.7	.6	.3
Black, 16 and older	58.8	63.3	65.6	.5	.2
Asian and other, 16 and older[1]	62.4	64.9	66.4	.3	.2
Hispanic, 16 and older[2]	(3)	67.0	69.9	.7[4]	.3

[1] The "Asian and other" group includes (1) Asians and Pacific Islanders and (2) American Indians and Alaskan natives.

[2] Persons of Hispanic origin may be of any race.

[3] Data on Hispanics were not available before 1980.

[4] 1976-90

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991, p.33.

Table 3

Employment of women 16 years and older,
by major industry division, 1990
(numbers in thousands)

Industry	Total employed	Percent women	Total women
Total	117,914	45.4	53,533
Nonfarm wage and salary	114,728	46.0	52,821
Goods-producing	29,610	25.8	7,639
Mining	730	15.5	113
Construction	7,696	8.6	662
Manufacturing	21,184	32.4	6,864
Durable goods	12,557	26.5	3,328
Nondurable goods	8,626	41.0	3,537
Service-producing	85,118	53.1	45,182
Transportation and utilities	8,136	28.5	2,319
Wholesale trade	4,651	28.4	1,321
Retail trade	19,618	51.9	10,182
Finance, insurance, and real estate	8,021	58.6	4,700
Services	39,084	62.1	24,271
Public administration	5,608	42.6	2,389

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1991.

The retail trade division will replace manufacturing as the second largest source of total employment. By the year 2005, the addition of 5.1 million new jobs (22 percent of all new jobs) will put retail trade employment at 25 million. Despite this increase, many new retail trade jobs will be part time (less than 35 hours a week), offer low pay, require little training or skill, demand little work experience, offer very limited chances for advancement, and will be very sensitive to shifts in the economy. Women have historically been the majority participants in part-time employment; in 1990 they accounted for 68 percent of all part-time workers. Women held 52 percent of retail trade industry jobs in 1990 and will continue to dominate this segment as well as the services division.

By 2005 the third largest division in the service-producing sector will be government—Federal, State, and local. Federal civilian employment has been relatively constant for the past 20 years at 2.7 million to 3.0 million and is projected to remain at this level through the end of this century. Of the 3.2 million newly created government jobs, virtually all—3.0 million—will originate at the State and local levels. These jobs will be in the areas of passenger transit, electric utilities, hospital care, education, and general government.

Goods-Producing Sector

The goods-producing sector (mining, manufacturing, and construction) will show a slight gain in employment, but the employment share of this sector will drop from 23 percent in 1990 to 19 percent in 2005. The manufacturing and mining industries will experience declines in employment, but construction industry employment will increase enough for a net gain of 248,000 jobs in the goods-producing sector. In 1990 women held only 26 percent of all goods-producing jobs.

Despite the overall employment decline in the manufacturing division, several manufacturing industries will grow faster than average: miscellaneous publishing, engineering and scientific instruments, medical and dental instruments and supplies, miscellaneous plastic products, and office and miscellaneous furniture. Women seeking employment here will find that these industries are smaller and will offer fewer job opportunities. Yet women will continue to find jobs in manufacturing, not only in growing industries, but also in stable or declining industries. New workers will replace current workers who leave the labor force (retirement, illness, or death) and workers who shift to other industries. The total number of jobs available will be somewhat limited as the country moves steadily into a service economy.

There are growing occupations within the manufacturing division that will provide women with greater opportunities. Increased computerization and higher output in health care products will result in job growth for computer systems analysts, programmers, technicians, and salespersons. The number of engineers will increase as a result of more research being conducted. The number of female engineers and computer systems analysts and programmers is increasing every year. More managers will be needed to deal with the growing demands and complexities of business operations. Women accounted for 40 percent of all executive, administrative, and managerial positions in 1991.

The construction industry will add 923,000 jobs between 1990 and 2005. Industrial building construction should increase as companies invest in more modern factory and plant facilities. Residential construction may experience a slight slowdown because of the slowdown in population growth and formation of new households.

The construction industry has always been a nontraditional area for women; only 9 percent of construction industry jobs were held by women in 1990. A major Department of Labor initiative—Women in the Skilled Trades—was begun in 1990 to encourage women to enter the skilled trades, which encompass precision production, craft, and repair occupations, such as mechanics, repairers, and the construction trades. Most jobs in the skilled trades offer stability in employment and pay well.

~ OCCUPATIONAL OUTLOOK ~

Women planning careers, anticipating career changes, or aspiring to keep up with labor market changes should pay close attention to jobs that offer employment opportunities, good pay, and promotion potential. Job opportunities are usually better in growing occupations, although occupations with the fastest growth do not necessarily provide the most new jobs (see Tables 4, 5, and 6 and Figure 1).

In general, the projections show faster rates of employment growth for occupations that require higher levels of education and training and slower rates of growth for occupations that require less formal education and training. The four *fastest* growing occupational groups (between 1990 and 2005) will be service; executive, administrative, and managerial; professional specialties; and technicians and related support. The two *slowest* growing groups will be precision production, craft, and repair and agricultural, forestry, and fishing.

Executive, Administrative, and Managerial Occupations

The occupational groups of executive, administrative and managerial; and professional specialties require the highest levels of educational attainment. They also have the highest proportion of workers with the highest earnings compared with other major groups. Most of these jobs require at least a bachelor's degree and some require more advanced education (see Table 7, Group 1).

Table 4

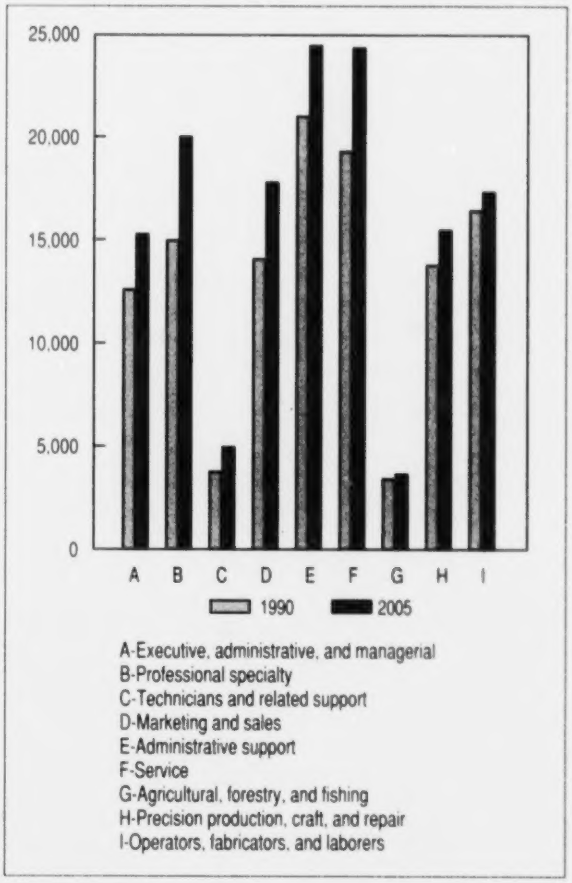
Employment by major occupational group, 1990 and projected for 2005, and percentage change 1990-2005 (numbers in thousands)

Occupation	1990	2005	Percent change
Total, all occupations	122,573	147,191	20.1
Executive, administrative, and managerial	12,451	15,866	27.4
Professional specialty	15,800	20,907	32.3
Technicians and related support	4,204	5,754	36.9
Marketing and sales	14,088	17,489	24.1
Administrative support, including clerical	21,951	24,835	13.1
Service	19,204	24,806	29.2
Agricultural, forestry, and fishing	3,506	3,665	4.5
Precision production, craft, and repair	14,124	15,909	12.6
Operators, fabricators, and laborers	17,245	17,961	4.2

Source: U. S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

Figure 1

Employment by major occupational group, 1990 and projected for 2005 (numbers in thousands)



Source: U. S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

In 1991 women represented 41 percent of all workers in these three groups. By 2005 the executive, administrative, and managerial group will gain nearly 3 million jobs, professional specialties will gain 3.5 million jobs, and technicians and related support occupations will grow by 1.2 million jobs. More women are entering these professions each year. Between 1983 and 1990, women accounted for an additional 303,000 accountants and auditors, 132,000 computer systems analysts and scientists, 80,000 financial managers, 56,000 lawyers, 29,000 physicians, and 24,000 electrical and electronic engineers.

Professional Specialties

Professional specialty jobs have the highest proportion of employees who acquired their training in college degree programs, but 4-year college training is not always a prerequisite for some management and professional jobs. Personnel, training, and labor relations managers; computer programmers; and securities and financial services sales persons, among others, are some exceptions. In 1991, 52 percent of all professional specialty workers were women.

Technicians and Related Support Occupations

Employment will grow fastest for technicians and related support occupations. These jobs require training after high school but may not require a 4-year college degree (see Table 7, Group 2). Generally, they do require some specific formal training, but not to the extent required in most professional specialty jobs. In many of these occupations, women have traditionally outnumbered men.

Service Workers

Employment for service workers will expand dramatically, by 5.6 million workers, between 1990 and 2005. This will be the largest increase among all major occupational groups. Service workers tend to have lower educational attainment and lower earnings, except for occupations such as firefighters and police officers—nontraditional occupations that women should consider because of higher salaries and other benefits. Highly skilled service workers often increase their incomes substantially with tips and many women parlay their experience as service workers into opportunities to start their own businesses in personal and other services. Women accounted for 60 percent of all service workers in 1991 and will increase their share by the year 2005.

Marketing and Sales Occupations

Marketing and sales employment is expected to grow by 3.4 million jobs. These workers are highly concentrated in wholesale and retail trade, with the majority employed in the fast-growing retail sector. Significant growth is also expected in marketing and sales jobs in the areas of finance, insurance, and real estate—areas in which women have continued to increase their share of total employment.

Clerical and Other Administrative Support Occupations

Administrative support occupations (including clerical) are projected to increase by just 13 percent from 1990 to 2005. The primary reason for this expected slower growth rate is that many of these jobs have fallen victim to office automation and other technological changes. However, because of the large number of workers in this group, a substantial increase in jobs is still projected by 2005—2.9 million, even with the slower rate of growth. Administrative support occupations continue to be heavily dominated by women: 8 of every 10 employees in 1991.

Table 5
Fastest growing occupations, 1990-2005
(numbers in thousands)

Occupation	Employment		Increase	
	1990	2005	Number	Percent
Home health aides	287	550	263	91.7
Paralegals	90	167	77	85.2
Systems analysts and computer scientists	463	829	366	78.9
Personal and home care aides	103	183	79	76.7
Physical therapists	88	155	67	76.0
Medical assistants	165	287	122	73.9
Operations research analysts	57	100	42	73.2
Human services workers	145	249	103	71.2
Radiologic technologists and technicians	149	252	103	69.5
Medical secretaries	232	390	158	68.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

Table 6
Occupations with the largest growth, 1990-2005
(numbers in thousands)

Occupation	Employment		Increase	
	1990	2005	Number	Percent
Salespersons, retail	3,619	4,506	887	24.5
Registered nurses	1,727	2,494	767	44.4
Cashiers	2,633	3,318	685	26.0
General office clerks	2,737	3,407	670	24.5
Truck drivers, light and heavy	2,362	2,979	617	26.1
General managers and top executives	3,086	3,684	598	19.4
Janitors and cleaners, including maids and housekeeping cleaners	3,007	3,562	555	18.5
Nursing aides, orderlies, and attendants	1,274	1,826	552	43.4
Food counter, fountain, and related workers	1,607	2,158	550	34.2
Waiters and waitresses	1,747	2,196	449	25.7

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

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Operators, Fabricators, and Laborers

The number of operators, fabricators, and laborers is projected to grow by just 4 percent from 1990 to 2005. As a result, their share of total employment will decline from 14.1 percent to 12.2 percent. Workers in this group are concentrated in the declining manufacturing sector and are susceptible to job losses resulting from changes in technology and production processes. What small growth occurs will be among transportation and material moving machine and vehicle operators. Over the past decade, women's share of employment in this occupational group has remained at about 25 percent.

Precision Production, Craft, and Repair Workers

Occupations in precision production, craft, and repair are among the slower growing groups. They may not need formal education beyond high school but they do need highly developed skills. Usually these workers are trained through apprenticeships or on-the-job training programs, and they have higher than average earnings. Heavy equipment mechanics, millwrights, electricians, plumbers, and tool and die makers are examples of such workers. These are considered nontraditional occupations for women; only 9 percent of precision production, craft, and repair jobs were held by women in 1991.

Agricultural, Forestry, and Fishing Occupations

In agricultural, forestry, and fishing occupations there will be a halt in the employment decline of the previous 15-year period (1975-90). However, employment will increase by only 5 percent from 1990 through 2005. This major occupational group will gain about 159,000 jobs by the year 2005—mainly in animal caretakers, farm workers, nursery workers, and farm managers. The number of female farm managers in 1991 (23,807) has nearly tripled since 1983, when there were only 8,505.

~ HIGHER EDUCATIONAL ATTAINMENT ~

Advances in educational attainment have brought more women into the labor force; the more schooling women have, the more likely they are to work. Continuing their education beyond high school has become the norm for most career-oriented women. According to the National Center for Education Statistics (NCES), enrollment of women in U.S. institutions of higher education increased from 5.2 million in 1976 to an estimated 7.2 million in 1989. By the year 2001 women in colleges and universities will number 7.9 million (see Table 8).

Table 7

Projected growth occupations, by level of education required, 1990-2005

Group 1:
Occupations that generally require a bachelor's degree or more education (selected list)

System analysts and computer scientists; physical therapists; operations research analysts; psychologists; occupational therapists; management analysts; marketing, advertising, and public relations managers; general managers and top executives; teachers; accountants and auditors; lawyers; architects; engineers; physicians; dentists; surgeons.

Group 2:
Occupations that generally require some postsecondary training or extensive employer training (selected list)

Paralegals; radiologic technologists and technicians; medical assistants; physical and corrective therapy assistants and aides; data processing equipment repairers; medical records technicians; surgical technicians; cooks, restaurant; respiratory therapists; licensed practical nurses; maintenance repairers, general utility; teacher aides and educational assistants; registered nurses; legal secretaries; medical secretaries; electrical and electronic technicians; computer programmers.

Group 3:
Occupations that generally require high school graduation or less education (selected list)

Home health aides; personal and home care aides; corrections officers; travel agents; flight attendants; salespersons, retail; general office clerks; cashiers; food counter, fountain, and related workers; truck drivers, light and heavy; nursing aides, orderlies, and attendants; janitors and cleaners, including maids and housekeeping cleaners; waiters and waitresses; food preparation workers; receptionists and information clerks; gardeners and groundskeepers, except farm; guards; child care workers; secretaries, except legal and medical; cooks, short order and fast food; clerical supervisors and managers; stock clerks, sales floor.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*, November 1991.

Table 8

Enrollment of women in institutions of higher education, selected years, fall 1976 to fall 2001* (numbers in thousands)

Actual		Projected	
Year	**Number**	**Year**	**Number**
1976	5,201	1989	7,159
1977	5,497	1990	7,266
1978	5,619	1991	7,334
1979	5,887	1992	7,337
1980	6,223	1993	7,343
1981	6,397	1994	7,351
1982	6,394	1995	7,410
1983	6,441	1996	7,476
1984	6,378	1997	7,575
1985	6,429	1998	7,677
1986	6,619	1999	7,770
1987	6,835	2000	7,858
1988	7,045	2001	7,925

* Projections for 1989-2001

Source: U.S. Department of Education, National Center for Education Statistics, *Projections of Education Statistics to 2001: An Update*, December 1990.

(**Note:** For projections on enrollment in institutions of higher education, by sex and age, see Chapter 7, Shifting Patterns in Education and Training, the section on "School Enrollment," Table 10.)

The NCES reports that women have gone from earning less than half of all bachelor's and master's degrees awarded in the United States (1979-80 school year) to more than half (1989-90 school year). Women are projected to earn 42 percent of all first professional degrees in 2001.

~ THE OLDER POPULATION ~

The segment of the population made up of people 65 years of age and older is expected to continue to increase. In fact, people age 85 and older, sometimes called the oldest of the old, are expected to show outstanding growth after 2030, when the baby boom population (persons born between 1946 and 1964) begins to reach age 85.

According to Bureau of the Census middle series projections, by the year 2050, 1 out of 12 people in this country may very well be over 80 years of age. Further, 2 out of 3 of these individuals are projected to be women.

The life expectancy of women is projected to reach 81.3 years in 2010, moving upward from 78.5 years in 1989. Men's life expectancy is also on the rise, and is projected to increase from 71.8 years in 1989 to 74.4 years in 2010. Still, the lifespan of women will be nearly 7 years longer than that of men by the year 2010 (see Table 9). ◊

Table 9

Expectation of life at birth, 1960 to 1989,* and projections, 1990-2010**

Year	Total			White			Black and other			Black		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1960	69.7	66.6	73.1	70.6	67.4	74.1	63.6	61.1	66.3	NA	NA	NA
1970	70.8	67.1	74.7	71.7	68.0	75.6	65.3	61.3	69.4	64.1	60.0	68.3
1975	72.6	68.8	76.6	73.4	69.5	77.3	68.0	63.7	72.4	66.8	62.4	71.3
1976	72.9	69.1	76.8	73.6	69.9	77.5	68.4	64.2	72.7	67.2	62.9	71.6
1977	73.3	69.5	77.2	74.0	70.2	77.9	68.9	64.7	73.2	67.7	63.4	72.0
1978	73.5	69.6	77.3	74.1	70.4	78.0	69.3	65.0	73.5	68.1	63.7	72.4
1979	73.9	70.0	77.8	74.6	70.8	78.4	69.8	65.4	74.1	68.5	64.0	72.9
1980	73.7	70.0	77.4	74.4	70.7	78.1	69.5	65.3	73.6	68.1	63.8	72.5
1981	74.2	70.4	77.8	74.8	71.1	78.4	70.3	66.1	74.4	68.9	64.5	73.2
1982	74.5	70.9	78.1	75.1	71.5	78.7	71.0	66.8	75.0	69.4	65.1	73.7
1983	74.6	71.0	78.1	75.2	71.7	78.7	71.1	67.2	74.9	69.6	65.4	73.6
1984	74.7	71.2	78.2	75.3	71.8	78.7	71.3	67.4	75.0	69.7	65.6	73.7
1985	74.7	71.2	78.2	75.3	71.9	78.7	71.2	67.2	75.0	69.5	65.3	73.5
1986	74.8	71.3	78.3	75.4	72.0	78.8	71.2	67.2	75.1	69.4	65.2	73.5
1987	75.0	71.5	78.4	75.6	72.2	78.9	71.3	67.3	75.2	69.4	65.2	73.6
1988	74.9	71.5	78.3	75.6	72.3	78.9	71.2	67.1	75.1	69.2	64.9	73.4
1989	75.2	71.8	78.5	75.9	72.6	79.1	71.7	67.5	75.7	69.7	65.2	74.0
Projections:[1]												
1990	75.6	72.1	79.0	76.2	72.7	79.6	NA	NA	NA	71.4	67.7	75.0
1995	76.3	72.8	79.7	76.8	73.4	80.2	NA	NA	NA	72.4	68.8	76.0
2000	77.0	73.5	80.4	77.5	74.0	80.9	NA	NA	NA	73.5	69.9	77.1
2005	77.6	74.2	81.0	78.1	74.6	81.5	NA	NA	NA	74.6	71.0	78.1
2010	77.9	74.4	81.3	78.3	74.9	81.7	NA	NA	NA	75.0	71.4	78.5

* Data for 1989 are preliminary.

** In years. Beginning 1970, excludes deaths of nonresidents of the United States. See also *Historical Statistics, Colonial Times to 1970*, series B 107-115.

NA=Not available

[1] Based on middle mortality assumptions; for details, see U.S. Bureau of the Census, Current Population Reports, series P-25, No. 1018.

Source: Except as noted, U.S. National Center for Health Statistics, *Vital Statistics of the United States*, annual and unpublished data, published in the *Statistical Abstract of the United States*, 1991, U.S. Department of Commerce, Economic and Statistics Administration, Bureau of the Census, p. 73.

~NOTES~

[1] Net labor force growth for any group is the percentage increase between two points in time. To calculate the growth for women between 1990 and 2005, subtract labor force leavers (12.8 million) from labor force enterers (27.6 million) and divide the difference (14.8 million) by the number of labor force participants in the base year (56.6 million).

[2] The "Asian and other" group includes American Indians, Alaska Natives, and Pacific Islanders.

14

PROGRESS, PROBLEMS, AND PROSPECTS:

Conclusions About Women and Work

~14~

PROGRESS, PROBLEMS, AND PROSPECTS: *Conclusions About Women and Work*

~ ISSUES RELATED TO PROGRESS, PROBLEMS, AND PROSPECTS ~

Virtually all of the statistics and narrative in this handbook point to change, and many of them relate progress that women have made in the employment arena over the past decade. The advancements of women in general encompass a broad spectrum of employment-related areas, but among the most significant are women's higher educational attainment and greater diversification in occupations that demand specialized skills and managerial expertise. There is evidence that this combination yields economic rewards. Also, women entrepreneurs recorded significant progress as they multiplied and diversified their businesses, which they are starting at twice the rate men are.

There also are data in this handbook which show very limited progress, if any, in some aspects of women's employment and economic self-sufficiency. Perhaps the most negative and disturbing statistics are those which indicate the extent of poverty in America—statistics which translate into women, children, and entire families.

Yet, in synthesizing the information throughout the chapters, there are signs that the overall prospects for women appear bright—particularly if promising trends continue and if initiatives underway to address problems continue to be among top priorities of employers, labor unions, governments, and others working to improve training and employment opportunities for women.

Although the intention is to categorize the summary information about women into three areas—progress, problems, and prospects—some of the relevant topics have several dimensions and may even appear contradictory when relegated to categories. For example, over the past decade increasing numbers of women have been entering nontraditional, high-paying occupations (progress), yet women are still concentrated—they represent over 90 percent of workers—in certain occupations in which they were heavily clustered 10 years ago, most of which are relatively low paying and offer few opportunities for advancement (problem). Another example: women's earnings have been rising steadily—actually at a faster rate than those of men (progress)—still, women's annual earnings are only 70 percent of men's (problem).

To put into perspective the accounts of recent progress women have made, the problems that confront them, and prospects for the future, it will be helpful to understand some of the major trends that have impacted upon women's participation in the labor force and their economic well-being.

~ TRENDS AND THEIR IMPLICATIONS FOR WOMEN ~

Quite a number of trends affecting women particularly have been developing in the Nation in recent decades. Some have influenced women's role in the home and society in general; others have helped to shape the workplace and women's involvement in it. Only seven of the long-term trends that affect women as workers are sketched here.

The increasing presence of women in the U.S. labor force is just one of the major transformations that have been taking place in all aspects of society. In fact, many of the changes taking place have had a direct impact on women workers—why, when, where, with whom, and with what equipment they work. As large numbers of women began entering the work force in the 1960's and 1970's, there were concomitant events. Among these were increases in separations and divorces, delayed marriages, and fewer children in families. While economic necessity compelled many women to make the transition from the home to the workplace, other women chose to do so voluntarily. More and more women sought to fulfill career aspirations, which reflected in their increased participation at institutions of higher education.

Still other forces have been at work. Women with and without children have sought flexibility in their working arrangements and, in part, provided the impetus for growth in the number of part-time, temporary, and other contingent workers. Technology also brought about advancements in communications and transportation, along with new ways of producing new products—all of which have influenced the move toward a global marketplace.

In the midst of all this change, issues affecting women have been evolving. So have responses to address the issues and problems, many of which were legally based. The following trends reflect some of the dynamics of change.

Large numbers of women continue to enter the labor force and remain there.
When unprecedented numbers of women began entering the labor force in the 1960's, a long-standing pattern was broken; many of these women were married and had working husbands. This trend continued in the seventies and eighties. However, in the 1980's another trend emerged: women with young children, especially preschoolers, began joining the ranks of workers and accounted for the greatest increase in labor force participation among women. Even mothers with infants are entering the labor force or returning to work soon after the birth of their children. In March 1992 more than half (53 percent) of the mothers whose youngest child was 1 year old or younger were in the labor force.

Much of this great influx of women into the work force has been a reflection of the baby boom generation that began to reach working age in the sixties; the last of the group reached working age in the eighties. However, by the time these women became attached to the work force, work for women was no longer a brief episode between school and marriage. Rather, it had become an experience that was to span 30 or more years of women's adult lives.

Women have been the primary source of new entrants into the labor force, particularly during the past quarter century. In the period 1980 to 1991, they accounted for 62 percent of the employment growth. Even the recessions that occurred during the 1980's did not deter women from finding employment.

Women's record of contributing to employment growth will continue; women are expected to fill 57 percent of the projected 25 million new jobs in the economy between 1990 and 2005.

Consider this statistic: The number of women in the labor force increased dramatically during the past 11 years—from 45 million in 1980 to 57 million in 1991.

A number of trends will, no doubt, continue to support women's growing attachment to the labor force: higher educational attainment, work experience, changing social mores, family responsive workplace programs and benefits, and legislation. Rising divorce rates, delayed marriage, lower fertility rates, and earlier completion of childbearing will also play important roles in women's reevaluation of their traditional family and work options.

Family living arrangements and lifestyles are changing.
Diversity in family structure and lifestyles now characterize the American family. One area where the impact of change has been felt strongly has been the family. For many of the changes that became clearly evident in the eighties and early nineties, the trends began building in mid-20th century. The changing structure of the American family has become increasingly evident with the maturation of the baby boom generation in the 1960, 1970's, and 1980's, coupled with the aging of the population. No where has the impact of the changing family been more pronounced than as reflected in the lives of women.

The increased labor force participation rate of married women with preschool children has had the most significant impact on family structure during the 1980's and into the 1990's. The existence of the traditional nuclear family where the husband is breadwinner and the wife is breadmaker is a fast disappearing reality. While married-couple family households remain the largest household type, nonfamily households are growing faster. Moreover, married-couple family composition may include subfamilies, remarriage, step parents, and children. A strong trend has also emerged in the decreasing size of the family—from an average of 1.41 children in 1960 to 0.96 (less than one) in 1990.

Among factors contributing to the declining number of husband-wife families are several realities of today: absence of social stigma has led to freedom of choice to never marry; changing attitudes about lifestyles and living arrangements; marriages later in life; a relatively high number of divorces; and the increasing number of single-parent families which have come into being not only because of divorce but also because of children born to unmarried women—both teenagers and adults.

Consider these statistics: It is likely that 6 out of 10 of today's children will live for some length of time with a single parent, and that parent most often is the mother. In fact, almost 9 out of every 10 children living with a single parent live with their mother.

The work force is becoming more racially and ethnically diverse.
In the early years of the 21st century, the workplace will have become more multicultural and more multiracial than it is today. Studies project that by the year 2000, the work force will be comprised of more women, minorities, and recent immigrants. In fact, these groups will make up more than five-sixths of the net additions to the work force by the year 2000.[1]

As these racial/ethnic groups bring more diversity to the workplace, employers should be sensitive to and appreciative of the diverse strengths they contribute. At the same time, they must be aware of and responsive to the needs of workers who bring to the workplace differing life experiences reflective of such characteristics as race/ethnicity and gender.

To provide background about the increasingly diverse work force, it may be well to consider some aspects of minority women's participation in today's labor force.

Black, or African American, women have a long work history in the United States. In fact, their labor force participation exceeded that of white women until 1991 when, for the first time, proportionally more white than black women worked—although the rate exceeded that of black women by only four-tenths of a percentage point. Perhaps a stronger point to be made is that more than half of all women in four minority groups in the U.S. population are either working or looking for work: 57 percent of black women, 56 percent of Asian and Pacific Islander women, 55 percent of American Indian women, and 52 percent of Hispanic women. Although the rate for Hispanic women is the lowest, the rate has been climbing in recent years. In 1986, for the first time, Hispanic women's labor force participation rate reached 50 percent and has remained above that figure ever since.

Black women, who represent the largest female minority group in the labor force, gained one and a half million jobs between 1980 and 1991; their number in the labor force is expected to grow from 6.8 million in 1991 to 9.1 million by 2005. A bleak side of this picture, however, is the unemployment experience of black women. At an 11.9 percent rate in 1991, it was nearly double the 6.3 percent rate for all women. Even more stark is the unemployment of young black women in the age group 16 to 19; although they are just entering the labor market with little or no work experience, their rate of unemployment was very high at 36.1 percent in 1991.

While similarities exist in some aspects of the work lives of minority women, differences appear in others. As with the accounts for all women, minority women increased their educational attainment, their occupational areas of employment, and their earnings over the past decade. Yet, most minority women are clustered in the lower paying occupations which have very limited promise of upward mobility. The less skilled service jobs, sales, and administrative support occupations such as clerical work are among the leading sources of work for minority women.

Household responsibilities, which impact upon women's economic well-being and call upon employers to consider support for employees' work and family issues, vary among minority women. Considerable differences exist in the proportions of households they maintain in the absence of husbands. Black women maintain nearly half—46 percent—of black family households, the largest proportion for minorities; Hispanic women maintain 24 percent of family households; and Asian and Pacific Islander women are responsible for just under 13 percent. The proportion for white women is slightly more than 13 percent.

New technologies continue to emerge, creating needs for new skills.

Technological developments have been occurring at a rapid pace, which have changed the design and structure of jobs as well as skill requirements. Some jobs have become obsolete while many others have been created. Computers have transformed the workplaces of America and changed the way people work and live. There is no doubt that technology will continue to shape the workplace of the future. Computers have already displaced or demanded new skills of numbers of women in clerical occupations which included typing and filing.

Technology is a prominent part of many transitions taking place—as the Nation moves to a services-based economy and an information society, and as innovative computer-based equipment continues to move into factories, offices, and homes, among other places. These kinds of changes also mean a transitioning of skills, and this will require a refocus on new kinds of skills training and retraining.

As technological developments continue to be infused into all aspects of society, they will offer new opportunities for occupational growth and development. What these developments can also bring are high monetary rewards and personal satisfaction for employees and employers alike.

(**Note**: See the section under Problems, "Rewarding skills, including those in high-tech areas, are not being acquired sufficiently," later in this chapter.)

Workstyles are becoming more flexible.

There is a pronounced trend toward more diversification of workstyles or work arrangements to match the greater need for flexibility in the use of part-time, temporary, contract, and leased workers. This trend has been driven by several factors; among them are needs for flexibility by employees and employers alike, technological change, movement toward a service-dominated economy, and competition in a global marketplace.

Part-time job seekers no longer are primarily seasonal workers, students, and married mothers seeking to supplement their income. These groups have been joined by career professionals—not only women with childrearing responsibilities, who account for the highest percentage of part-time professionals, but also men who want to combine part-time professional work, including law and medicine, with continuing education or other interests. Some women, as well as men, hold part-time, temporary, or contract jobs out of choice, while others do so for compelling economic reasons. This work is only a temporary solution for some women who would prefer regular full-time jobs.

One obvious advantage for employers' use of contingent workers is the flexibility to control and restrain costs—paying only for work produced and for no, or few, fringe benefits. In addition to maintaining a core staff, employers can hire part-time, temporary, or contract workers to accommodate changes in their need for the numbers and skills of a work force.

For women workers, there are both advantages and disadvantages. Women are able to stay in the work force when family responsibilities prevent their working full time, they maintain their skills, and supplement their income. Women who work at home may combine work and parenting and eliminate commuting and child care costs. Some women say, however, that they find it difficult to combine parenting responsibilities with home based work and often feel added pressure in their lives.

Many of the disadvantages of contingent employment relate to the absence of certain rights and protections associated with regular, full-time work. These include: lack of paid vacations, holidays, and sick leave; pension contributions toward retirement income; health and unemployment insurance; among other benefits offered in most workplaces. Additional benefits usually absent in contingent employment relate to skills training and advancement opportunities.

Indications are that contingent work will continue to increase and will be influenced by growth in the service sector, increased automation in the workplace, and a slowdown in the number of new entrants to the work force.

Industries are experiencing giant transformations.

There has been a dramatic shift in goods-producing and service-producing industries since the 1960's. Goods-producing industries provided more than one-third of all jobs in 1964; by 1990 they provided just over one-fifth. On the other hand, the services sector provided almost two-thirds of all jobs in 1964 but commanded almost four-fifths in 1990.

Most job growth between 1964 and 1990 has occurred in the three industry divisions of services, retail trade, and government—where growth for women was particularly strong. In fact, women have dominated employment in the service and retail trade divisions and this trend is expected to continue. The needs of the baby boomers influenced growth in these areas during the past several decades.

Women should not let the high-growth areas cloud their view of opportunities in industries that are growing slowly or even declining. But it is wise also to take a cue from what the trends reveal about job growth in industries and occupations. *Consider this statistic:* Of the nearly 25 million new jobs projected to be added to the economy between 1990 and 2005, the service-producing sector will account for nearly 94 percent of these newly created jobs.

The population is getting older.

Women will play a major role in the aging process of the population. The baby boom generation, which created a bulge in the population between 1946 and 1964, will be reaching retirement age in the next 20 to 40 years. Members of this group will be prominent among the oldest population segment by the year 2030; by then, the youngest baby boomers will be at or past the usual retirement age and the older members of that generation will be in their middle eighties. Thus, with the lengthening lifespan, female baby boomers could be a dominant part of the oldest population segment for several decades beyond 2030.

Many of the elderly will continue to live alone, and most will be women. *Consider these statistics:* Of the 13.2 million unmarried persons age 65 and older, 10.3 million are women. Women's life expectancy at birth is predicted to be 81.3 years by 2010, about 7 years longer than that of men.

A glimpse into the 21st century through the view of an article in a special issue of *Time* foresees significant changes that are driven by the "demographic tilt away from children and toward the elderly."[2] The article notes further that "as life-spans lengthen and marriages multiply, middle-aged couples could find themselves crushed by the responsibilities of caring all at once for aging parents, frail grandparents, children still completing their education, and perhaps even a stepgrandchild or two."

The aging of the population signals a need for sensitivity to elder care responsibilities as well as to those of the caregiver employee. Issues related to aging will become highly important as the United States enters the 21st century—as people live longer and elders make up a larger share of the population. For women, because they generally live longer than men and are more likely to be responsible for themselves financially at retirement, the issues of pension protection; elder care responsibilities, services, and costs; divorce law relating to pension rights; and the transition from work to retirement are extremely important.

~ PROGRESS ~

The indicators of progress outlined here include the advancements made by women themselves as well as the positive activity of external forces, such as special initiatives, programs, and policies.

Women made great strides in educational attainment.

Higher education and effective skills training are the principal routes to employment that is personally satisfying and economically rewarding. The progress women made over the past decade in improving their level of education and training suggests attendant progress in occupations and earnings. Indeed, this has occurred.

Nearly one-fourth (23.8 percent) of women workers over age 25 had 4 years or more of college in 1989, compared with only 17.6 percent in 1979. Also impressive is the fact that in 1989, only 12 percent of women in the labor force had not graduated from high school; 10 years earlier one-fifth, or 20 percent, had not graduated from high school. Continuing education beyond high school has become a reality for most career-oriented women.

Several points are highlighted to indicate women's improvement in their educational status. First, the dropout rate for women ages 18 to 21 declined (the rate for men remained about the same). Black women made the most progress in this area; their dropout rate decreased from over 25 percent in 1975 to about 15 percent in 1989. Second, women accounted for most of the growth in college enrollment between 1980 and 1989—15 percent for women compared with under 7 percent for men.

Third, the proportions of degrees awarded to women have increased at all levels. Noteworthy is the fact that women have earned half or more than half of all bachelor's and master's degrees since 1980-81. Women's share of doctorates and first professional degrees has also been growing steadily, and in 1988-89 the proportion was over 36 percent in both categories. Fourth, women have diversified their fields of study and are specializing in areas such as science, math, and engineering. *Consider these statistics:* In engineering women earned 14 percent of bachelor's, 13 percent of master's, and 9 percent of doctorates in 1988-89. In mathematics women earned 46 percent of bachelor's, 40 percent of master's, and 19 percent of the doctorates.

Fifth, women made remarkable progress in earning first professional degrees. Over an 8-year period—from 1980-81 to 1988-89—their proportions of degrees rose from 14 to 26 percent in dentistry, 25 to 33 percent in medicine, and 32 to 41 percent in law.

Women entered a wider range of higher skilled and higher paying occupations, and the glass ceiling initiative was launched.

An extension of women's progress in attaining higher levels of education and in earning degrees in nontraditional disciplines is reflected in their occupational distribution. During the 1980's and the early 1990's women experienced considerable occupational diversity. Various efforts have combined to influence the wider occupational distribution of women. Foremost among them are: women's own awareness of the wide array of occupations available—what skills they demand and what rewards they offer; higher educational attainment; enactment and enforcement of equal employment opportunity legislation; and initiatives undertaken by governments, employers, unions, and other agencies and groups.

The largest increase in female employment since 1983 has been in the managerial and professional occupations—jobs which require considerable postsecondary education and offer relatively high pay. Women's proportion in these occupations increased from 48 percent in 1983 to 52 percent in 1991. Although some of this growth was accounted for by teachers, nurses, dietitians, therapists, and other professional specialties traditional for women, progress was made also in the nontraditional careers of physicians, engineers, lawyers, and dentists, among others. *Consider these statistics*: Women represented 52 percent of auditors and accountants in 1991, up from 38 percent in 1983. There were 152,000 women engineers in 1991 but only 91,000 in 1983. Women occupied 41 percent of the executive, administrative, and managerial positions in 1991, up from 32 percent 8 years earlier.

Another side—a downside—of the progress picture is that few women who are moving up the ladder in managerial and executive positions are moving above the lower and middle rungs. Although they are gaining ground, their progress is often stopped by artificial barriers that are real deterrents to progress. Thus, the presence of significant numbers of women in top-level, senior positions is yet to be realized. The Glass Ceiling Initiative, implemented by the U.S. Department of Labor, is intended to remove those barriers. This initiative, therefore, constitutes progressive action.

In late 1980 a Department of Labor study identified artificial barriers that prevent qualified individuals from advancing to high-level management positions. With a focus on corporate compliance, specific features were integrated into the contract compliance review process. Other components of the initiative include an internal departmental educational effort, a pilot study of nine corporations, a program to increase public awareness of the issue and encourage voluntary action, and recognition publicly of those companies that are voluntarily removing the glass ceiling.

The initiative has been supplemented by the Civil Rights Act of 1991, which mandated establishment of a Glass Ceiling Commission. The 21-member body is charged with studying the opportunities for and barriers to women's advancement to high-level decisionmaking positions in business and recommending ways to promote equal access to top management positions by women and minorities.

Recent progress has been recorded for women in the high-profile elected positions in government. In the November 1992 elections women broke new ground when 4 newly elected women gained seats in the Senate and 24 in the House of Representatives. Thus, in January 1993, 6 women senators and 47 women representatives constituted about 10 percent of the voting members of the

U.S. Congress—a first. This kind of progress was repeated at the State level (women made up 22 percent of State legislators in 1993) and in city governments.

Very slight progress was registered by women in the skilled trades—another nontraditional area where jobs require special skills and offer high monetary rewards. The proportion of jobs represented by women in precision production, craft, and repair occupations increased by less than a percentage point—from 8.1 percent in 1983 to only 8.6 percent in 1991—but this was double the 4.1 percent in 1973. An initiative at the U.S. Department of Labor, Women in the Skilled Trades, recognizes and responds to the need to expand opportunities for women.

Another positive action occurred when the Nontraditional Employment for Women (NEW) Act was passed in 1991. The NEW Act amends the Job Training Partnership Act (JTPA) to provide women with a broader array of training and placement opportunities, particularly those that lead to high paying careers.

Women in the military have made progress in recent years as they have been assigned to a wider range of specialties and units. Significant action was taken in April 1993 when the Secretary of Defense announced a policy to allow women to serve in nearly all combat jobs. Although women will not be assigned to ground combat units, they will be allowed to compete for assignments in aircraft engaged in combat missions. Also, Congress will be asked to repeal the law that prohibits women from combat vessels.

The earnings gap between women and men has narrowed.
Although women as a group consistently earn less than men, some progress has occurred toward closing the gap. Women's increased education, longer work experience, and increased participation in higher paying management and professional jobs contributed to this progress. Still, a 30 percent differential remains between the earnings of women and men. Many factors other than occupations, however, contribute to the earnings differential. Among them are differences in types of skills training as well as in length and type of work experience. It is often said that gender discrimination is also a factor.

In the 20 years between 1960 and 1980 women earned around 60 percent of the annual earnings of men. The figure was 72 percent in 1990 and 70 percent in 1991. Thus, the gap is smaller by at least 10 percentage points. When hourly and weekly wages are compared, the gap is even smaller: women's share in 1991 was 74 percent of men's weekly wages and 77.5 percent of their hourly earnings.

In terms of dollars and cents, women earned 70 cents for every dollar men earned in 1991. Translated to annual earnings for those who worked full time throughout 1991, women earned $20,553 compared with $29,421 earned by men.

Women business owners made remarkable gains.
Advancements by women entrepreneurs are particularly apparent in data on number and types of businesses, dollar amounts of receipts, and number of jobs created.

During a 5-year period in the eighties, businesses owned by women increased in number and diversity. From 2.6 million businesses in 1982, the number rose to 4.1 million in 1987. Although the majority of businesses were in the traditional services and retail trade industries, there was an increase in every major industrial category, including the nontraditional area of manufacturing. Businesses more than doubled in wholesale trade, agricultural services, manufacturing, transportation, and public utilities.

Receipts from women-owned sole proprietorships nearly tripled, rising from $98.3 billion in 1982 to $278 billion in 1987. This represented a 183-percent increase over the period.

Women-owned businesses are making significant contributions to the economy in terms of job creation: More than 618,000 of their businesses employed a total of 3.1 million workers in 1987.

Although female entrepreneurs made notable progress over the 5-year period covered by the data, women who want to enter business or who want to expand their business or have more successful operations still face obstacles. Among the negative realities they face are limited access to capital or financing, lack of management and technical expertise, lack of development of strategic public policy due to inadequate data, and limited access to government procurement activities.

Policies have been developed at the Federal level and programs established to assist and support women in the creation and management of their businesses. They will address the issues which limit the opportunities for women to compete and succeed in this Nation's free enterprise system.

The gap in pension coverage for women and men has decreased.
Pension coverage is among the major concerns related to the economic security of older women. There is good news that the large gap between the coverage of women and men has narrowed in many industries. There has been full convergence of coverage in communications; public utilities; and finance, insurance, and real estate. Coverage rates for women and men have moved closer together in transportation, services, and retail trade. Very little progress has occurred, however, in the wholesale trade industry.

It appears that the Retirement Equity Act and the Tax Reform Act, legislation passed during the eighties, have worked together to provide identical coverage for women and men, due to the requirements for vesting.

The pension gap will likely continue to shrink, especially if coverage is influenced also by labor force participation and if the gap in the participation of women and men continues to close.

Legal protections were expanded and laws banning discrimination on the bases of gender, race, and disability were strengthened.

Prior to the 1980's the U.S. Congress had passed major laws prohibiting discrimination in employment on the bases of gender, race, color, religion, national origin, and disability. Yet, there were needs to strengthen the laws so that they addressed specific issues. The Civil Rights Act of 1991 and the Americans with Disabilities Act of 1990 were passed to respond to these needs.

The Civil Rights Act of 1991 reverses parts of seven U.S. Supreme Court decisions and expands civil rights remedies for women and other victims of discrimination. U.S. citizens working for American companies abroad gained new coverage to protect them against discrimination on the bases of gender, race, religion, and national origin. The act also mandated establishment of the Glass Ceiling Commission.

The Americans with Disabilities Act provides new protections to women and men who suffer employment and other discrimination because of disability. It also protects employed parents of disabled children against discrimination.

Most other legal developments in the rights of women workers during the 1980's and early 1990's occurred when judges ruled on a case-by-case basis. The rulings occurred in cases of pregnancy discrimination and sexual harassment, among others. Another dimension of progress in the legal area is that women became more assertive in speaking out, coming forth, and filing formal complaints about various forms of discrimination.

More data became available on women's work-related injuries and illnesses, and women's overall health received wider attention.

Although many issues about health and safety in the workplaces of America remain unresolved, some progress has been achieved in establishing mechanisms to address the problems. More data are becoming available through many forms of studies and research, and responsive policies are being developed.

In 1980 the Bureau of Labor Statistics made the first comprehensive examination of women's work-related injuries and illnesses by occupation, industry, and types of injuries. Additional information will be available beginning with the 1992 survey year when injury and illness profiles of women and other workers will be made possible.

Some of the occupational safety and health issues which have been of concern to women workers during the 1980's and continue to be of concern in the early 1990's are reproductive hazards, health complaints of video display terminal operators, repetitive motion injuries, improperly fitting personal protective equipment, indoor air pollution, stress, and occupational exposure to bloodborne pathogens.

These occupational safety and health issues are being addressed through union initiatives, federally funded research, congressional hearings, Federal standards and guidelines, national health promotion and disease prevention objectives, and other activities.

During the 1980's the Federal Government undertook several initiatives on the overall health of women. First, a task force identified important health issues and made recommendations; among them was that the workplace be studied to identify and correct health hazards for women and men. Developments in policy and action have since occurred. The Office of Research on Women's Health, established at the National Institutes of Health, and the Office on Women's Health, established at the Public Health Service, will coordinate, recommend, and monitor women's health initiatives.

~ PROBLEMS ~

The complex problems that still encumber women's opportunities for economic security may seem to dwarf the progress accomplished. Several problems are profiled here.

Poverty is a many-sided problem for women.

There is strong evidence that poverty impacts women differently from men and that the incidence of poverty is greater among women than among men. Statistics point especially to women who bear family responsibilities alone and to single women who are elderly. There are more than a third again as many poor women as there are poor men.

Virtually all of the increase in the number of poor families between 1970 and 1990 was accounted for by poor families headed by women. *Consider these statistics:* The number of all poor families increased by 1,838,000, rising to 7.1 million; the number of poor families headed by women increased by 1,816,000, rising to nearly 3.8 million. Incredibly, 99 percent of the increase was among poor families headed by women. Further, it means that women head more than half of all poor families.

Consider also that there are five times as many unrelated elderly women (aged 65 and older) who are poor as there are men in those circumstances, and that women's life expectancy is nearly 7 years longer than men's. Untold numbers of women will live a long span of years as single individuals—as widows, divorcees, and never-married persons—and they are economically vulnerable.

Some of the trends, notably increases in the number of divorced mothers and in children born to unmarried women, will continue to leave women alone to support children at some point in their lives. Divorced, separated, and single mothers are much more likely to be poor than married women. Further, female-headed single-parent families are the most economically vulnerable. They often are young, never-married women with children—particularly teenage mothers—who live in extended family arrangements and who have not completed their education. This situation may continue to fuel the disturbing trend of poverty among women.

Single mothers who head households usually bear a heavy economic burden. The median income for female-headed households with children under age 18 was only $13,012 in 1991, not much over half the $24,171 income for male householders (no wife present) with children under 18 and less than a third of the income of married-couple households with children, which was $42,514.

Poor women raising children alone get little financial support from absent fathers. Of 3.2 million poor women with children under age 21, not even half of them (1.4 million) were awarded support payments in 1987 and very few—28 percent—actually received payments.

Poverty is acute for families headed by black women where no husband is present. Of the 2.7 million such families with children in 1990, more than half (56 percent) were poor. The rate of poverty among Hispanic female householder families with children was slightly higher at 58 percent but the number was much smaller—just over half a million.

Needless to say, poverty impacts severely upon children. *Consider this statistic:* In 1990, over one-fifth of all children in this Nation were living in poverty. The many-sided and complex problem of poverty will continue to grow unless multifaceted, effective solutions are applied—now.

The surge in the number of working mothers, especially those with young children, and the growing number of elderly persons have highlighted the need for assistance with child and elder care responsibilities. Not only is there a need for caregiving services, there is also a need for policies that provide flexible leave arrangements and work schedules for employees who have to manage those responsibilities. Support has come to some workers and their families through the Family and Medical Leave Act of 1993, effective in August 1993. Up to 12 weeks of unpaid leave will be available to protected workers for the birth or adoption of a child and for illness of the employee and her or his family member.

Employers, governments, labor unions, and others have initiated programs to help workers—men as well as women—balance career and family duties. Companies are responding in a variety of ways and government policies also expand the possibilities for employer programs. The forms of support for workers range from on- and near-site child care centers, elder care services, flexible work and leave schedules, and cafeteria plans with features that allow workers to pay for dependent care with pre-tax dollars. The flexible benefits packages carry advantages for employers as well as employees; employers determine what benefits to offer and can manage costs accordingly, and employees can choose the benefits that suit their needs.

To assist companies and organizations, which in turn assist workers, a Work and Family Clearinghouse was established at the U.S. Department of Labor in 1989 and a Workforce Quality component on exemplary programs other than dependent care was added in 1990. Profiles of programs and policies in action are shared as guides for others who wish to establish similar means of support.

Although some progress has occurred in the development of responses to work and family issues, a much greater measure of support is required, especially in light of projections that women with young children, including infants, will continue to participate in the labor force and that the population will be comprised of growing numbers of elderly persons in the years to come.

The issue of reconciling the needs of women, work, and families was recognized as one of six challenges which require rethinking and revision between now and the year 2000, according to a report about work and workers for the 21st century.[3] The study noted that "despite the huge increases in the number of women in the work force, many of the policies and institutions that cover pay, fringe concerns are: access to training that leads to higher paying jobs, more opportunities for on-the-job training, quality of training, and the need for support services for trainees. There also is a need for more employer-based training for women in nontraditional careers as well as for more school programs that introduce young people to and promote nontraditional options. A lack of basic verbal skills among workers is a continuing problem.

In response to its concern about improving women's access to training and to occupations of choice, the U.S. Department of Labor's Women's Bureau funded several demonstration projects during the 1980's. Most of the projects demonstrated techniques for helping disadvantaged and other women to acquire workplace literacy, job skills, and job-finding know-how.

Simply finding employment is important but is not enough; women need employment that leads to economic self-sufficiency. This means that women need the skills that will not only be in demand but that will lead to jobs which offer at least adequate wages for a decent standard of living, good benefits, and the potential for long-term economic rewards.

Although employers will continue to seek workers with different skill levels and training, workers who have the ability to read and comprehend intricate materials, write clearly, and solve complex problems will have more options in the job market and better chances of finding higher paying jobs.

The U.S. Department of Labor Secretary's Commission on Achieving Necessary Skills (SCANS) has found that more than half of young people between the ages of 21 and 25 lack the basic skills of reading, writing, and mathematics.[4] SCANS pointed out the need for students to acquire work-based competencies if they are to find and hold good jobs and cope with a dynamic workplace.

Projections show that occupations requiring higher levels of education or training will have faster rates of employment growth and that jobs requiring less formal education and skills training will have slower growth rates. Black and Hispanic women are overrepresented in the slower growth occupations that generally pay relatively low wages, and they are underrepresented in the rapidly growing higher paying occupations. Therefore, it is critical that these two groups, along with other minorities and women in general, prepare themselves for the changing occupational shifts by attaining more education and skills training.

To reemphasize, women and minorities are expected to constitute the largest share of new entrants into the labor force between now and the 21st century. Minorities will account for more than half—54 percent—of the growth in the labor force between 1990 and 2005. Economists and others express concern that minority youth will not have the skills required, and thus the American economy will pay the price through lower productivity.[5] The possibilities and consequences of such deficit in a skilled work force are issues of concern for women and other workers.

If, according to companies, far too many applicants are not prepared for jobs in today's workplace, far greater skills will be needed for tomorrow's jobs. Future workers will not only need math and related skills to perform in the high-tech computerized workplaces but they also will need problem solving and communication skills to handle responsibilities even at lower management levels. In a competitive global economy, U.S. employers need workers with competitive skills. Women need to be aware that they must develop a wide range of skills to match jobs that are being redesigned, restructured, and redistributed.

As long as two decades ago, prognosticators saw the 21st century workplace as one shaped by high technology, and most agree that there will continue to be major shifts in employment patterns. Many kinds of technicians and technologists will be in demand in response to the increasing attention given to conservation of energy and the environment, along with developments in medical, laser, and information technologies.

Probabilities among help-wanted ads in the year 2000 that typify shifts in the Nation's job market are: robot technicians, genetic engineering technicians, and battery technicians (workers knowledgeable about fuel cells and high-energy batteries).[6] The increasingly older population will need various kinds of services including those of geriatric social workers. The revolution in telecommunications will continue into the next century.

As new dimensions in technology continue to evolve in the near future, workers will be needed to create systems and to maintain them; to develop new products and to sell, use, and repair them. As the list of technological applications goes on and on, so do the numbers and types of jobs. Therefore, workers must acquire diverse skills, initially or through retraining, and update them as often as necessary.

Other problems detract from progress.
Some of the problems and issues that confront women workers have already been raised as the downside of progress on a number of fronts. In review, several of those accounts are:

- Women still face obstacles in their desire and attempt to enter and progress in nontraditional fields.
- Women have not yet achieved earnings parity with men.
- Women entrepreneurs face a variety of problems which limit their access to capital as well as to procurement opportunities.

- Contingent workers lack the benefits and accommodations of regular full-time workers.
- Numerous health and safety issues remain although efforts have been undertaken—and are ongoing—to arrive at appropriate solutions.
- A gap remains in the pension coverage of women (lower) and men, although there has been complete convergence in several industries and a partial closing of the gap in most others. Pension and other retirement issues affect women disproportionately and diminish the economic security of older women.

~ PROSPECTS ~

The general outlook is bright.
A retrospective look at trends, an overview of progress, and consideration of policies to address problems all combine to offer an encouraging preview of the future for women in employment. Certainly the issues surrounding poverty and the attendant problems are of paramount importance and diminish somewhat a positive view of future possibilities. Women will continue to confront the challenges of change and emerging issues.

Answers to these questions will help to shape the labor force prospects for women:

- How soon will women acquire the skills needed now and for the 21st century workplace?
- How much support will be forthcoming to ease work and family responsibilities?
- When and to what extent will the national economy improve?
- When demands for goods and services rise again will plants and offices that have downsized revert to traditional staffing patterns or will they use contingent workers?

Nevertheless, a number of indicators support a positive outlook.

Occupational growth will bring rewarding opportunities.
In general, occupational growth will result in opportunities for workers at all levels of education. However, future employment expectations are higher for the best educated workers and lower for those with the least education. Women's higher educational attainment will lead to their increased employment in the higher paying professional specialties as well as the managerial, administrative, and executive jobs, among the fastest growing occupational groups between 1990 and 2005. Women will also continue to find employment in services and in the technicians and related occupations, two other fast growing groups.

Earnings will continue to rise.
Women's earnings have been rising in recent years, even more rapidly than those of men. That trend is likely to continue into the 21st century as the economic status of women relative to men continues to improve. Not only is the work experience of women increasing rapidly but so is their educational attainment.

The glass ceiling preventing women from reaching top positions in corporate America and in government can be broken—but only with concerted action.
A Question of Equity,[7] a recent study of the glass ceiling in the Federal Government, projects that by the year 2017, even though women will constitute over half of the Federal work force and though women receive performance evaluations that are as good as or better than men's, women will still hold less than one-third of senior executive jobs. While this projected representation is a vast improvement over the 11 percent of senior executive jobs they held in 1990 and the 2 percent they held in 1974, nevertheless by this measure as far in the future as 2017 women will still be underrepresented at top management levels.

If women entering government today are to see parity in senior-level jobs by the time they retire from their Federal careers, agencies must take concerted action to break the glass ceiling. In order to provide equal access to executive opportunities, *A Question of Equity* recommends that managers seek to curtail, within themselves and their organizations, any expressions of stereotypes or attitudes which create an environment hostile to the advancement of women.

When women occupy top executive positions in significant proportions, their decisionmaking power will be felt in a number of ways. More accommodating work and family policies may evolve as corporations recognize their increased dependence on women executives with family responsibilities.[8]

Entrepreneurship will be a viable and successful option.
Successes and growth in business ownership and Government support should enhance opportunities for women. By the year 2000 women's share of sole proprietorships will reach a projected 37 percent. Counting businesses that women own jointly with their husbands, the proportion will be approximately 41 percent.

Legal rights will play a central role.
Protections against sex discrimination will continue to play a central role in assuring a brighter employment future for women. The nature of sex discrimination as defined by the courts and the legislatures continues to evolve over time.

During the last decade women workers have narrowed the range of workplace behavior directed at them that they will accept without taking action. Some file grievances with their unions alleging employment discrimination; some go to court; some form groups of women employees to offer support and to brainstorm solutions to common problems; some confide experiences of discrimination, including sexual harassment, to other women workers; some report their own experience and that of other women to the media, sometimes withholding permission to publish their names; others, after filing complaints and waiting in frustration for just resolution, relinquish their personal privacy in order to make public their discrimination complaints. In recent years, the legal system has been effectively challenged to make good its promises of even-handed, speedy resolution of gender-based employment discrimination.

These types of actions and reactions by women themselves along with Government enforcement of laws and voluntary compliance by employers will continue to be the driving forces that guarantee and protect the employment rights and opportunities of all women. When these positive outcomes are combined with a growing and strengthening economy and with women's acquisition of the necessary skills and education, the future for women workers appears bright. Indeed, women will play a larger and an extremely vital role in contributing to America's economy and to the Nation's ability to compete in the global marketplace. ◊

~ NOTES ~

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[3] William B. Johnson and Arnold E. Packer, *op. cit.*

[4] Lynn Martin, "Teaching Tomorrow's Skills: We Need Both Basic and Work-Related Education," an article in the *Washington Post*, July 22, 1991, p. A11.

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[6] Marvin Cetron and Thomas O'Toole, *Encounters With the Future: A Forecast of Life in the 21st Century*, McGraw-Hill, New York, NY, 1982, p. 256.

[7] *A Question of Equity: Women and the Glass Ceiling in the Federal Government*, A Report to the President and the Congress of the United States by the U.S. Merit Systems Protection Board, October 1992.

[8] Claudia Wallis, *op. cit.*

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An Act to Establish in the Department of Labor A Bureau to Be Known As

THE WOMEN'S BUREAU

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That there shall be established in the Department of Labor a bureau to be known as the Women's Bureau.

Sec. 2. That the said bureau shall be in charge of a director, a woman, to be appointed by the President, by and with the advice and consent of the Senate, who shall receive an annual compensation of $5,000.[1] It shall be the study of said bureau to formulate standards and policies which shall promote the welfare of wage-earning women, improve their working conditions, increase their efficiency, and advance their opportunities for profitable employment. The said bureau shall have authority to investigate and report to the said department upon all matters pertaining to the welfare of women in industry. The director of said bureau may from time to time publish the results of these investigations in such a manner and to such extent as the Secretary of Labor may prescribe.

Sec. 3. That there shall be in said bureau an assistant director, to be appointed by the Secretary of Labor, who shall receive an annual compensation of $3,500[1] and shall perform such duties as shall be prescribed by the director and approved by the Secretary of Labor.

Sec. 4. That there is hereby authorized to be employed by said bureau a chief clerk and such special agents, assistants, clerks, and other employees at such rates of compensation and in such numbers as Congress may from time to time provide by appropriations.

Sec. 5. That the Secretary of Labor is hereby directed to furnish sufficient quarters, office furniture, and equipment for the work of this bureau.

Sec. 6. That this act shall take effect and be in force from and after its passage.

Approved June 5, 1920.

Public Law No. 259, 66th Congress (H.R. 13229).

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[1] Amount increased by Reclassification Act of March 4, 1923, as amended and supplemented.

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